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Chagot, Jules + Co.

Institutions for workmen.

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BRANCH OF SOCIAL ECONOMY.

THE BLANZY COLLIERY COMPANY.

INSTITUTIONS FOR WORKMEN.

JULES CHAGOT and C°.

PARIS
IMPRIMERIE F. LEVÉ
17, RUE CASSETTE, 17

1893

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TRANLATED FROM THE FRENCH

BY

M. A. LABORIER

Professeur au collège Stanislas, Paris

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INTRODUCTION

THE BLANZY COLLIERY COMPANY

(SAONE-ET-LOIRE. FRANCE.)

HISTORY OF THE COLLIERIES. — Authority was first given to work the coal by decree of the Royal Privy Council dated March 29th, 1769, under the title of *Concession of Montcenis;* it included more than 30 square leagues. By Royal Ordinance dated February 12th, 1832 it was divided into two parts, which were respectively named : *Concession of Le Creusot*, and *Concession of Blanzy*. In the same year and for several consecutive years, a few other small grants were obtained in the neighbourhood, but most of them were bought up by the Blanzy Colliery Company, the property of which covers at the present time an area of about 21,660 hectares.

LEGAL AND FINANCIAL ORGANIZATION. — The Blanzy Colliery Company is a joint stock company of very ancient date. It was reorganized in 1831 with a nominal capital of 1,700,000 francs; was re-incorporated by a legal act dated July 2nd, 1838, and underwent several subsequent alterations. The society took the name of " *Compagnie des mines de houille de Blanzy*, i.e. *The Blanzy Colliery Company* ", and the firm was called " *Jules Chagot and C°* ". The first Head Manager was M. Jules Chagot, who was succeeded in 1877 by his nephew M. Léonce Chagot who still holds the office. M. Léonce Chagot, in 1887, chose as Co-Manager his nephew, M. Lionnel de Gournay. The continuance of the directorship in the same family is not the least of the recommendations of this Company. The actual capital of the Company is 15 million francs divided into 30,000 shares of 500 francs each. Bonds were issued, in 1868 to the amount of 3 millions of francs which were redeemed, and in 1876 to the amount of 6 million francs which have not yet been entirely paid off.

The Company's registered offices are in Paris, and the collieries at Montceau-les-Mines (Saône-et-Loire).

INDUSTRIAL RESULTS. — The yearly production which, from 1833 to 1850, had never exceeded 150,000 tons, attained 300,000 in 1860, 400,000 in 1870 and 700,000 in 1880; and in 1891-1892 the output amounted to 1,244,115 tons.

TECHNICAL ORGANIZATION. — The undertaking is divided into two great branches : *the underground service* and *the over ground service.*

The underground service is directed by a chief-engineer, and four associate-engineers, each of whom has the management of a certain number of shafts, and is helped in that work by assistant engineers. In each pit there is at least one foreman-miner, under whom are gangleaders (1 for about 25 or 30 hands), and overseers. *The surface service* is composed of several branches, each being independent of the other such as : patent, *fuel works, coal washing-mills and coke-ovens, work-shops, steam-machinery, yards for building and repairing, stores, barges and* 11 *warehouses of various descriptions,* etc. The director of every one of these special services is dependent solely on the Head-Manager.

PERSONNEL. — On the 1st January 1893 the hands employed by the Blanzy Colliery Company at Monteeau numbered 7,524, women and children included. Of these, 4,671 work in the pits, or in connexion with them. But if we add the personnel of the warehouses, of the glass manufactory at Blanzy, and of the small coal mine at St-Berain-sur-Dheune, which also belong to the same firm, we shall have altogether 9,000 hands employed.

The underground workmen are recruited among the surface workers, and the latter among the children who have just left the Company's schools and who are gradually promoted. Such has been, the general rule followed, since there has been a sufficient settled population in the place, but this rule is not without exception. A special office occasionally hires strangers as surface workmen, but very rarely pitmen.

ORGANIZATION AND INCREASE OF WAGES. — In the shafts the system of small contracts is in force according to which a few workmen (from two to four or six) are associated and undertake to work a certain gallery being paid either per yard or per ton of coal extracted. The price paid varies of course according to the difficulty in cutting the coal.

These workmen are called " jobbers ", and hire by the day at their own expense, one or two hands.

This class of labour is settled for by the month as a rule.

As regards the surface, the work is let out sometimes by the job, sometimes by the day, according to circumstances.

The increase of wages is shown by the following scale :

AVERAGE DAILY WAGES PAID TO THE MEN IN THE PITS AND IN GENERAL TO ALL HANDS EMPLOYED IN THE BLANZY COLLIERIES

YEARS	AVERAGE SALARY OF A DAY'S WORK		GENERAL AVERAGE
	MEN EMPLOYED AT THE PITS EITHER UNDERGROUND OR ABOVE GROUND	MEN EMPLOYED IN AUXILIARY SERVICES	
	fr. c.	fr. c.	fr. c.
1872-1873	3.03	2.94	2.98
1873-1874	3.06	3.13	3.09
1874-1875	3.05	2.98	3.01
1875-1876	3.09	3.09	3.09
1876-1877	3.17	3.20	3.18
1877-1878	3.24	3.04	3.14
1878-1879	3.29	3.06	3.17
1879-1880	3.37	3.10	3.23
1880-1881	3.48	3.13	3.30
1881-1882	3.58	3.23	3.40
1882-1883	3.75	3.25	3.50
1883-1884	3.81	3.26	3.53
1884-1885	3.75	3.27	3.51
1885-1886	3.80	3.28	3.54
1886-1887	3.93	3.29	3.61
1887-1888	4.03	3.31	3.67
1888-1889	4.06	3.32	3.69
1889-1890	4.10	3.48	3.90
1890-1891	4.14	3.57	3.98
1891-1892	4.14	3.68	4.11

HOURS OF WORK. — Underground, a day's work is of 9 hours, including the time required for the descent and return, which take up at least one hour, so that, deducting also an interruption for luncheon, there remain less than eight full hours of actual work. The pitmen work from 4 A. M. to 1 P. M.; after which the necessary repairs are made and the blasting is done.

On the surface, the length of a day's work varies according to the time of the year. As a rule, beginning at 6 A. M., and ending at 6 P. M. with an hour and a half's rest at midday.

On sundays no work is done.

PREMIUMS. — Premiums are granted to the master-miners, gangleaders, engineers, stokers, trammers and top waggoners; these premiuns are regulated

according to the quantity of coal mined, the evenness of steam-pressure, the absence of accidents, or lastly the cost-price.

GRATUITIES. — Gratuities are given to master-miners, when no fatal accident has taken place in their particular line during the whole year, and to the men who work compressed-air engines at the bottom of the shafts. All the hands receive, on the feast of St-Barbara (patroness of the miners), a gratuity which varies from 3 to 15 francs for employés and miners, or those on the same footing, and is 2 francs for journeymen.

There are also *extra-salaries*; namely, in case changes take place, during the completion of the works, in the agreements with the contractors in the pits.

Moreover *profit-sharing* exists, although in an indirect way, and this exceeds 50 0/0 of the shareholders' dividends; it consists in the various advantages the Company accords in addition to their wages, to its personnel, especially to the miners and other manual labourers. (See total figures further on).

PREVENTIVE MEASURES AGAINST ACCIDENTS

This subject seems to us to be of such special importance, even from a social point of view, that we feel bound to quote the most striking passages of a pamphlet published a few years ago, and revised since by M. F. Mathet, the distinguished engineer-in-chief of the Blanzy collieries.

The measures taken to prevent accidents in coal mines are of several kinds :

Those relative to ventilation, which include the erection of powerful ventilating and air compressing apparatus above ground, and the working underground, by means of compressed air of portable ventilators;

Those concerning the lighting up of coal mines; keeping in repairs and supervision of the lamps ; cleansing of the lamp-serens, etc.;

Those concerning blasting with gunpowder, the use of all kinds of explosives and employing every possible means to limit their use, such as : wedge-boring, drifts made into the roof by means of the compressed-air boring apparatus, etc., etc.:

Those concerning the extinction of fires with water in pipes, under high pressure and with mud; the watching of the variations of the barometer and their prompt transmission to the pits by telephone; the rapid communication between the mouth of the shafts and the galleries and vice versa by telephone; the use of compressed air to transmit power for the working of secondary ventilators, windlasses, mechanical holing and compressedair boring apparatus, pumps, etc.; and the lighting up with electricity of the bottomand the top of the shafts;

And finally those concerning the methodical improvements made in the working: such as the concentration of the works, the union of the gang of coal-diggers and the gang of fillers-up, which permits a more efficacious supervision, etc., etc. The whole of these improvements are completed by a series of regulations and special notices, which categorically point out the duties and the liabilities resting upon each individual.

1. Preventive measures concerning the airing of the Blanzy coal mines

LARGE VENTILATORS. — Five large centrifugal ventilating apparatus, Guibal system, are at present employed for ventilating the pits.

Three of these measure 9 metres in diameter, two 7 metres and all are two metres ivide.

Their action can be made, at will, exhausting or replenishing.

The volume of air which these apparatus introduce into the works is, on the average, 84 cubic metres per second, and could be raised in case of need to 120 cubic metres.

Besides the five Guibal ventilators, there are still six ventilating fans, system Ser. from 1 m. 70 to 2 m. 50 in diameter, which give altogether 113 cubic metres, but could give, if required, 145 cubic metres per second.

The total volume of air supplied by all the apparatus, when they are working together in a regular way, is about 200 cubic metres per second.

The motive power employed for the ventilation is 500 horse-power.

The volume of air in circulation in the chambers of the pits exposed to fire-damp, compared with the number of tons extracted during 24 hours, exceeds 40 litres per second.

The large ventilators are provided with apparatus which control and register the pressure.

SMALL PORTABLE OR AUXILIARY VENTILATORS. — In the galleries, where fire-damp is most likely to be met with thin sheet-iron air-pipes, or even expensive wooden ones, which offer by their narrowness a notable resistance to the draughts, are advantageously replaced by small centrifugal ventilating apparatus moved by compressed-air.

Their diameter varies from 0^m50 to 0^m80.

Their width is from 0^m28 to 0^m30.

Their speed varies from 500 to 1000 revolutions per minute.

The volume of air discharged reaches 500, 700 and even 1000 litres every second according to the length of the pipe ejecting the air.

The motive power required is from 2 to 5 horse-power.

The cost of air under a pressure of 4 kilog. 1/2, averages 0 fr. 006 per cubic metre, and its consummation per minute is from 500 to 700 litres ; it follows that, for ten hours'work, the quantity of air used amounts to 360 cubic metres at a net cost of 2 fr. 16.

2. AIR COMPRESSING ENGINES. — Among the apparatus contributing to ventilation

and playing a part more and more important as interior motive power, we will mention the air compressing engines.

There are three groups of them at Blanzy : the first at St-Eugénie, the second at Le Magny and the third at Les Alouettes.

Besides, most of the pits are provided with supplementary air compressing apparatus :

Thus the St-Amédée pit has two Burckhard.

The J. Chagot, two,

The St François, two,

And the St Louis, one.

Moreover, in the pits of the two districts of Montceau, all the separate apparatus were replaced two months ago by a large induction apparatus situated near the village of Les Alouettes and calculated to supply with a motive power of 1000 horse, (i. e. for two apparatus in motion,) about 3,000,000 cubic metres of air under a 6 kilogram pressure.

3. UTILIZATION OF COMPRESSED AIR. — The compressed air supplied in this way sets in motion :

Ninety windlasses ranging from 5 to 20 horse-power;

Eight compressed-air boring apparatus system Dubois and François;

Seventy small auxiliary ventilating apparatus;

Twenty-four pumps of various systems which raise up water to a maximum height of 250 metres;

And lastly fifteen smithies for making the tools and doing the repairs-as well as various other apparatus.

We can state that the use of compressed air, which has reached perfection at the Blanzy coal mines, continues to render the greatest services, on account of its greater safety, as well as economy.

4. LIGHTING. — The kind of safety-lamp used in all the works where fire-damp is likely to be met with, is the lamp after the Blanzy model of 1892.

It is constructed after the Boty model, has two gauze-wires and a moveable guard, and is fastened by a lead rivet. It is perfectly safe.

A main workshop for the verifying, keeping in repair and cleansing the gauze-wires by meaus of an alkaline wash, stands in the neighbourhood of the fire-damp pits, and a special overseer attends to the lamp-rooms and keeps them in good condition.

The general regulations on lighting, ventilation, and blasting with gunpowder, dated March 7th, 1868 and amended March, 1874 and August, 1880, point out the duties of each individual, and are kept adequate to all the safety measures which experience and progress in the mining art have acknowledged as useful.

5. BLASTING WITH GUNPOWDER. — The statistical reports of accidents caused by fire-damp having shown that the greater part of them are owing to blasting, it was seen that to limit the latter as much as possible would tend to reduce the danger of explosions.

The Blanzy Colliery Company have since 1872 made the greatest efforts in this direction by the entire suppression of blasting with gunpowder in the galleries liable to fire-damp, and by using instead:

1ly wedge-boring and the hydraulical gad;

2ly compressed-air boring apparatus, system Dubois and François, in making drifts into the roof of fire-damp galleries.

With such apparatus, work progresses as rapidly as by the method of hand-working.

6. EXTINCTION OF FIRE BY MUD AND WATER. — The existence of old galleries in which fire-damp may accumulate being a real danger, especially after a fall of the barometer, the C°'s efforts have tended to do away with them by filling them up with mud. This is done by means of water thickened with sand and clay and under high pressure. Mud and water are used also in a very efficacious way against old fires that break out anew.

7. BAROMETRICAL OBSERVATIONS. — Although opinions are still divided as to the influence which the fall of the barometer may exercise upon the presence of fire-damp, especially in the neighbourhood of old galleries, the Blanzy Colliery Company, relying on positive facts observed at various times at Blanzy as well as in other collieries, still persists in its opinion, that is, attributes to the fall of the barometer a real influence, chiefly when this phenomenon is accompanied by a rise of the thermometer.

These observations, made day and night, are automatically registered. The comparison of the diagrams noted with the data supplied by the inspection of the works, shows that there is a frequent concordance between the two kinds of phenomena, the falling of the barometer and a manifestation of fire-damp.

8. VARIOUS APPLICATIONS OF ELECTRICITY. — Aside from the telephone, which at any moment may bring all the pits into direct communication with the engineers'offices, and instantaneously inform them of everything going on there, electricity has for the last 12 years been used to bring into direct communication, by means of the telephone, the men above ground with those in the pits.

For more than 15 years electricity has been used at Blanzy for blasting, a most secure means in special cases where a sudden manifestation of fire-damp following the blasting might be feared.

Blanzy was the first colliery to use electricity for the setting in motion of machinery and divers applications of electricity have been made for this purpose during the last few years.

The lighting by electricity of the upper and lower landing of the Magny pit since June 1883, and since then of all the other shafts, renders the operations perfectly safe.

9. NET-WORK TO PREVENT THE FALL OF WORKMEN INTO WATERSUMPS. — Since 1886, net-work made of strong wire-netting has been fixed below

the lowest platforms to catch any man or thing that might happen to fall.

10. IMPROVEMENTS EFFECTED IN THE WORKING OF THE COLLIERIES. — The Blanzy Colliery Company has little by little and through the constant and persevering application of new processes, succeeded in introducing uniformity in the methods of working, in concentrating labour, in increasing the effective usefulness of the men and, at the same time, their wages, in improving ventilation, in avoiding great disasters and, lastly, as far as possible, in rendering less numerous, spontaneous fires, sources of great danger to these collieries, owing to the special nature of the coal.

The last accident caused by fire-damp happened as far back as 1872 ; since that time fire-damp has been frequently traced in the galleries of the St-Eugénie, St-Marie, St-François, J.-Chagot and St-Elisabeth pits, where over 4000 hands have been constantly at work. The preventive measures established according to the preceding indications received a definitive regulation on August 10th, 1880.

FOUNDATION AND PROSPERITY OF MONTCEAU,

As the colliery became more and more important, a town sprang up, as it were, by enchantment in the midst of an almost desert country, more than 60 kilometres distant from any large place, such as Chalon or Autun, and deprived of every means of communication except " *le Canal du Centre* ", and which had offered, up to that time, no other resources than an imperfect cultivation of the soil.

Le Montceau, that small farm that is to be seen on the old maps, was incorporated on June 24th, 1856 as a separate village, and included portions of the neighbouring boroughs of Blanzy, Saint-Vallier, Sanvignes, and Saint-Berain-sous-Sanvignes. Since 1874 it is a *chef-lieu de canton.*

According to the last census Montceau has a population of 19,612 inhabitants, a figure which is increasing by about 500 every year. The boroughs surrounding Montceau, Blanzy and Saint-Vallier, have also proportionately increased in population; and Montceau finds itself to-day the centre of a district of about 35,000 inhabitants.

Montceau is now a town and a substantially built one, with broad streets and large squares, with public buildings, several of which, such as the church, the Town-hall, the *Gendarmerie*, the hospital, the schools and several others, would grace the capital of any county. With its fairs and markets daily gaining in importance it is a centre to which all the products of the neigh-

bouring boroughs are brought, either to be consumed there, or to be conveyed elsewhere by rail.

This new village had, in the beginning no resources, no property and no municipal buildings. Supplementary taxes, which were its only revenue, yielded but paltry sums. The Company supplied everything during many years; it paid for a long time the officials of the municipal board, and provided them, at its own expense, with the buildings necessary for the accommodation of the various public services.

It is the Company that rectified, improved and rendered praticable the most important roads, and constructed bridges and aqueducts.

It laid out, (most of them upon its own estate), the streets and squares of the new town, made a grant of the ground and sold the adjoining land at prices very favourable to builders.

It built and furnished entirely at its own expense several very pretty churches.

When there was a question of erecting a Town-Hall, the Company volunteered to contribute 60,000 francs to the building fund, and gave free of charge the necessary ground.

It supported the whole expense of the building of the new *Gendarmerie*, one of the finest in France, in the opinion of the State Inspectors, at the cost of between 300,000 and 400,000 francs.

GENERAL PRINCIPLES

OF THE

INSTITUTIONS FOR WORKMEN

THREE SYSTEMS OF MODUS VIVENDI BETWEEN EMPLOYERS AND EMPLOYED

In great industrial establishments one can conceive but three principal *modus vivendi* between the employers and the employed, each one admitting an indefinite number of variations.

They are : the systems of Indifference, of absolute mastership and of liberal mastership patronising workmens associations.

INDIFFERENCE. — First of all, we find the system of Indifference, in which employers and workmen remain strangers to each other out of working hours. The former imagine they have done enough when they have paid the wages agreed upon, and the latter that they are their own masters when once their task is ended.

It is unnatural that men having the same interests, sharing the same labours and incurring the same dangers, should live side by side, without instinctively understanding that they have more than ordinary duties to perform towards one another for living together should necessarily establish between them friendly intercourse, manifested by benevolent institutions that rise among them.

Absolute indifference is seldom found but it may be more or less greatly marked.

As a rule, indifference exists at the beginning of an enterprise, when employers and workmen know one another but little, and profit is the only aim on both sides: it diminishes and soon ceases, if employers and workers are upright and sympathetic. Indifference manifests itself sometimes in an old established business in full prosperity; it is then the result of discouragement on the part of the employer, who after having tried to ameliorate the condition of his workmen, sees no good results, finds that the only reward of his devotion and sacrifices is ingratitude, and

concludes that the case is a hopeless one; and so without asking himself if the system he has employed is defective, he contents himself with keeping up those institutions which he cannot suppress, and determines to show Indifference. Whether Indifference appears at the beginning or in the course of an undertaking, whether it is the result of want of experience or the result of deception, we have already said that, it is unnatural and in truth impossible, for two men cannot live long together without liking or hating each other.

If an attachment is not formed between the workman and his employer, a feeling of aversion quickly arises. As men are a social beings, workmen will instinctively form themselves into groups under the direction of ring-leaders, and thus, not siding, with their employer, are naturally against him and all their efforts will tend to oppose him, so that he can only be protected by using force; and when an industry owes its existence to force, its days are numbered.

We have compared the feeling of Indifference between workmen and employer to barren brushwood, liable to become a dangerous haunt to those frequenting it, and we think this comparison is not badly drawn.

Workmen's associations hostile to the employer, which are the fatal outcome of Indifference, do not possess the appearance of branches that are supported by one straight and solid trunk : these associations are merely placed in proximity, and impede and inconvenience one another. They cannot thrive for want of support, sound direction, and union between their leaders, who are jealous of one another. Discord and anarchy soon creep in amongst them; and these associations incapable of the slightest good, become the cause of much evil. Moreover, they are not injurious simply to their own members, but serve as a stepping-stone to low dabblers in politics, who end by raising themselves to the highest offices, where they are aconstant danger to society at large.

ABSOLUTE MASTERSHIP. — The second form that the relations of employers and employed assume, is Absolute mastership.

The employer understands that Indifference towards his staff is not possible, and would soon degenerate into a formidable enmity. The comprehension of his own interest, in default of any notion of social duty, is sufficient to prove to him that his part does not end with the payment of wages. Then he tries to act as a father towards his workmen, undertakes to make them happy and busies himself with their welfare. He founds institutions to meet their various wants, viz : relief funds, pension funds, cheap dwellings, stores, savings-banks, bands, choral societies, young men's clubs, etc. but he expects to direct everything himself or through his subordinates.

There are of course different forms of absolute mastership. M. Cheysson's remarkable report on the *Social Economy Exhibition* in 1889 establishes, in very witty terms, a marked distinction between them.

According to him there are three kinds : but, before listening to him, let us

remark that the third kind is liberal mastership id est, patronising workmen's institutions, and to which we shall refer later on.

" Among employers ", M. Cheysson says, " some insist upon dealing with their men as a colonel with his soldiers; others, as a father with his children; but they subdivide themselves into fathers according to the Old or the New Testament, or rather into fathers of the old or the new school.

" Colonels care most for their authority; their *personnel* is their regiment; they *grant* rather than *give* their bounties; they act thus because such is their good pleasure; they awaken in those they oblige no feelings of gratitude.

" The fathers of the old school also uphold authority on principle, but they temper it with kindness. No more than the former, however, do they renounce any particle of this authority or confer it on their men. They attend with solicitude to the welfare of their men but they will not for a moment endure the idea of admitting them, in the least degree, to a share of the management or administration of the institutions in which they are interested. For these authoritative masters, workmen are, like children under age, improvident and careless; it is better for them that their employer's wisdom should undertake the charge of their welfare without exposing his kind hearted interest to be compromised through their indiscreet and inexperienced interference. "

It is an easy and pleasant task to rule alone, to decide, order, regulate everything, have one's own way without being contradicted. Whatever patience or cleverness one possesses, opposition is always troublesome. To get on with opponents, it is necessary to have some knowledge of economic and social questions but it is evidently more simple to suppress them.

We willingly do justice to the kind hearted intentions of the employer who exercices genuine Patronage, but we declare that he is mistaken, that his method is detestable, and that he is preparing for himself bitter disappointments. He is indignant against the encroachments of the Government on private interest, and without being aware of it, he is practising socialism.

The first results may be satisfactory, and as a rule, they are. But he must be prepared to experience delusions. The delay will be more or less long, according as he is more or less clever and energetic, according to his skill in restraining the violence of ringleaders and keeping his men's passions within bounds; but no man is strong enough to eternize an artificial institution.

Even if we suppose that the employer does not make any mistake, but always acts with the greatest prudence (an almost impossible thing for him who possesses absolute power), his successor will rarely be worthy of him : and, after he is gone, the chances are that the institution will not long survive.

The workman indeed does not value very highly what costs him neither labour nor sacrifice; the kindness with which he is overwhelmed, does not inspire him with much gratitude ; he gets accustomed to consider it all as due, and becomes more and more hard to please. He, moreover, does not believe in his

employer's devotion and disinterestedness, and imagines that if any good is done to him, it is for the interest of his employer.

When this kind of providence supplies his wants without requiring any effort on his part, the workman ceases to rely on himself and loses all taste for thriftiness and economy, because he no longer feels the need of it. As his spirit of enterprise dies out, he loses his sense of dignity, and is ripe for socialism : now is the time for the ringleader to appear.

Human nature asserting its right, a kind of reaction takes place, and the spirit of association is revived in workmen. Those who have still some mental activity left, not finding an opening for it in the system imposed on them, become revolutionists for the sake of a change. The employer who has refused to associate himself with his workmen, sees them entering into an association against him. How many intelligent workmen have become dangerous ringleaders through not having been allowed to use their faculties for good !

The employer discovers, some day, that his authority is at an end that he stands alone and deserted ; he becomes indignant, complains loudly of his men's ingratitude, declares that he will not interest himself any more in them: and thus, he has fallen from a state of Indifference into one of hostility or enmity, which this time threatens to last long. It would be wiser for the master to make a more serious examination. He would discover, no doubt, that, as he wished to reap all the honour for himself, and took upon himself all responsibilities, it is natural he should in days of adversity find himself alone without any one a round him. He would confess that he has been *too much of a father;* that instead of teaching his children how to conduct themselves and training them to act alone, he has kept them too much under his authority ; the very thing that happens to him, happens to fathers too absolute in their families : his children, that is his men, have taken liberties, have done foolish things, which a more liberal education would have induced them to avoid.

We may compare this system to a wall fruit tree cultivated in a hothouse, carefully pruned, and growing and yielding only under the fostering care of the gardener. It produces very fine and early fruit, but they are unsavoury and few in number ; it never attains its full growth, it fears the inclemency of the seasons, parasites and a numerous other evils, it cannot long endure, notwithstanding the constant care with which it is surrounded.

After a few years, it is exhausted, and the only thing to be done to prevent this grafted tree from becoming a wild stock, is to up-root it and plant it in the open air.

PATRONAGE WITH ASSOCIATIONS. — Liberal mastership to use M. Cheysson's expression, is the third form of relationship existing between the employer and his men. It is no more a question for the master to do everything himself, to assure his workmen's happiness without their co-operation, or, so

to speak, against their will, and for the latter to play merely a passive part; but both unite their efforts, share the initiative and the responsibility, the labour and the honour.

No doubt the employer, more enlightened and better acquainted with business, takes at the outset the chief part; but the business education of the workmen is made by degrees; cooperators and administrators are formed by practice; and after a short time the most important societies will become self-managing; men will pass away, but they will remain.

In 1889, we expressed ourself in a paper written for the Paris *International Exhibition* as follows :

" To arouse the workman's spirit of enterprise, to teach him economy, to accustom him to rely more on himself and less on his master, to teach him how to manage his own affairs; this is by far better than the kind of tutelage under which one is inclined through sheer kindness to restrain the labourer, as if he were unable to understand his own interest ! The employer must not hesitate to have recourse to associations when possible. With this system he is not alone responsible for his men's happiness. The latter, associating their efforts with his, share the responsibility with him, and even take upon themselves the greater part of it.

" This does not after all prevent the employer from taking as much interest as he desires in the material and moral welfare of his workmen, or making any sacrifices he may think proper. But he gives with more discrimination, and his gifts are better appreciated, because with his own efforts and sacrifices are united the efforts and sacrifices of the parties most interested, who bear in mind the old proverb : Heaven helps him who helps himself. Many employers are hostile to orkmen's societies, because they are afraid of them; they see in them hot-beds of insubordination, and bad feeling. They do not sufficiently understand that a workman needs something with which to divert himself and to turn his attention from his usual work. He has a sum of intellectual activity to spend; he must employ it either for good or evil. The societies founded with an economical, social, or moral aim, or even merely established to procure their members honest entertainments, are, after all, the best outlets that can be offered to this activity.

" *Associations* well managed contribute, besides, in a powerful way to consolidate *social peace ;* for they teach honest people to workmen's know and appreciate one another. They greatly help to unmask the ring-leaders and the noisy nobodies. "

The reporter for the Branch of Social Economy in his remarkable work already quoted quite agreed with us, and in the following passage which we quote, has expressed very aptly our ideas on the subject.

" The employers that uphold these liberal ideas think that the time of authoritative measures, such as those used towards young children, is definitely over; they know that the workman is emancipated, and no longer admits, even for his good, the least encroachment on his independance, of which he is proud and jealous.

" Save in certain remote places where morals remain guileless, and where they are still under the military or patriarchal Patronage, save also at the time of the foundation of a manufactory or other works when it is necessary to attend to what

is most urgent, *Liberal Patronage* seems to impose itself. The guidance of workmen, however benevolent it may be, has lived its day nearly everywhere ; it offends and revolts them as an assault on their liberties. Whether it causes sorrow or irritaton in the employer's mind this somewhat umbrageous and bad state of feeling in the workmen is an undeniable fact. The employers, aware of it, pay great heed to it, and are more and more willing to substitute for their evident or direct action that discreet protection which Mentor used towards young Telemachus ever ready to rear under the rein. As formerly under the old system, it is still more and more important to protect workmen against their own improvidence : but the question is to do so with thorough tact, to suggest to them the best solutions, and to leave it to their own common sense guided by prudence not to be lead astray.

" This Absolute mastership whose reign has lasted nearly half a century, has rendered and is still rendering under our eyes such eminent services that it is entitled to our fair treatment and respect. Like so many other institutions, which have had their period of usefulness and even glory, but, having ceased to adapt themselves to present needs. have lost their roots and fell at the first blow, so this form of management has fulfilled its mission and is passing away.

" Everywhere, under the impulse of invading democracy with rights of suffrage, coalition, and trades-unions (*syndicats*), with its tendency to regulate conditions of labour, it is transforming itself into *Liberal Patronage*, which, without taking away any of the employer's duties and sacrifices, renders them more appropriate to the political and social state of our country. "

Numerous, assents to this idea such as M. Cheysson's and a somewhat longer experience have strengthened us more and more in the opinion that in Patronage based on associations rests the true solution of the social question, if any exists. We only wish to insist upon a few particulars which seem to us more or less important.

Associations bringing master and workman together, cause constant intercourse to spring up between them, in addition to their official relations, which are often constrained. By meeting frequently they learn to know each other, prejudices disappear and they end by entertaining mutual feelings of friendship and esteem. Whoever observes the working of certain associations, cannot fail to remark that this phenomenon is as striking as it is natural.

The association in which master and men stand side by side, does not in the least endanger his authority. The master continues to take great interest in the association, and to have an influence in its management, and it is essential he should ; one cannot do without his advice and pecuniary assistance ; but instead of his influence being imposed, it is sought after and gratefully accepted.

The business education of the workman is accomplished more rapidly than is generally thought. It has been called into question whether he can take an interest in political economy. In fact, he takes more interest in it than in politics; for with him it is a question of his daily bread : but he too often listens to ignorant

leaders, who seek to deceive him. Give him safe and enlightened guides, and he will ask nothing better than to follow them.

Had association no other result than to support and strengthen honest people, by teaching them to know and appreciate each other, it would even then render great service. Association is moreover the stumbling block of the ringleaders. If a turbulent man seeks to put himself forward and to attract attention, and seems dangerous, do not hesitate to confide to him a post of direction or responsability. A good workman is known by his work. If he is a nullity, as is often the case, he will soon become demoralized and lose all influence with his comrades; if, on the contrary, he is a man of some worth, he will use it for good, and will turn out well instead of taking a wrong direction.

If Absolute mastership is easy to practise, as the master has but to follow his own will, it is quite otherwise when the master directs in conjunction with his employés. If the employer has to deal with active, energetic, or troublesome workmen, he must be always to the front and ever ready to answer questions and interpellations. Suppose he has to deal with apathetic people, as is most frequently the case : he must urge them on without ceasing, hold meeting after meeting, urge on now this one, now that one, invite objections, and play the part of the " mouche du coche ".

The management of numerous associations constitutes a delicate and particularly engrossing task. Personal questions and especially those requiring gentle treatment are a source of many difficulties which sometimes appear inextricable. But so great are the results, that nothing must be allowed to stop the working of the system, for in it there is safety. Socialistic doctrines, the great danger of our times, have little or no hold on the minds of experienced workmen possessing correct ideas of political economy.

We have already compared *Liberal Mastership*, to a fine tree which grows in the open air, requires much less care than the wallfruit tree, lives much longer and withstands the inclemency of the seasons. It does not require pruning. The trunk distributes the sap to all the branches; those in which there is not sufficient vitality die out of themselves. Its fruit may be less early and more difficult to gather, but is more abundant and more savoury.

SYSTEM ADOPTED BY THE BLANZY COLLIERY COMPANY

The Blanzy Colliery Company has never practised the system of Indifference towards its workmen, but has made successive trials of Absolute Mastership and of Liberal Mastership.

The Institutions founded by the employers, are always the first to appear.

Such was the case at the Blanzy coal mines; it is in the order of nature and such is the case nearly everywhere. At the beginning of any undertaking, especially of a difficult or risky one, the employer can rely only on himself; if he wants anything to be done, he has to do it himself. On the contrary when the business, becoming successful, has once gained people's confidence, and a settled population has to some extent clustered around the works, then it becomes possible to raise up a spirit of enterprise in the workmen's minds and to confide to them the care of their own affairs, without easing, however, to encourage and help them when circumstances require it.

It must be added that association, which is the most important manifestation of the spirit of enterprise in workmen, and which alone can take the place of their employer's influence, without being a novelty, has been but little practised until within the last few years. Indeed it had not entered into the ideas of the times and it is not till quite lately that it has been put into practice. This was particularly the case with newly founded places such as ours, where the population having immigrated from all parts, was not sufficiently homogeneous and had not yet blended into one people.

PROGRESS IN THE MODE OF MANAGING THE BLANZY COLLIERIES. — Absolute mastership proved no success, and did not give the results which could have been expected from the sacrifices and efforts which it imposed.

The Company was only rewarded with ingratitude; everybody has heard of the riots, which broke out in 1882 and subsequent years, and in which dynamite played the chief part.

In truth these disorders were but the work of a few, but is it not extraordinary that these disturbers should have accomplished their deplorable work without any opposition from orderly workmen, or it might be said rather with their moral complicity?

On the other hand workmen's associations with a view to politics or opposition to the Company, were founded nearly everywhere; they revealed a state of opinion which it was prudent not to slight.

The Blanzy Colliery Company was not discouraged; instead of falling into Indifference, it had the rare good sense to acknowledge that it had been mistaken, and it changed its method.

However no revolution took place. At the same time as the institutions founded by the employers were preserved on account of the good they had done, or when there was any reason for their continuance, the workmen's spirit of enterprise was awakened and the number of associations increased. It is thought that one day they will everywhere supersede the employer's institutions, or at least that the latter will be so modified that workmen's efforts will everywhere be joined to those of the master. But such a change can only take place in the course of years.

The Company's innovation has been crowned with success; to-day the associations, directed by the masters aided by their employés are numerous and prosperous at Montceau, whilst the institutions, dependent solely on the masters are making no progress, but are rather declining.

INCREASE OF ASSOCIATIONS. — 39 institutions were founded by the Managers from 1834 to the 31st December 1892. On the other hand, 59 associations were founded from 1871 to the present date by the Managers and the workmen combined.

No one will fail to notice the numerical superiority of workmen's associations.

New ones are being founded daily; the Company encourages and helps all of them so long as they have an economical or social aim, present a respectable number of adherents and a serious organization, without preoccupying itself as to whether they will work well or last long. If they are not vigorous, they will wither like useless branches detached from a tree. Several associations have already disappeared after a few months' existence. Nobody was astonished and nobody was blamed. Liberal associations start from this principle, that it is wise to let workmen make experiments, even blunders, and that it is better to allow useless institutions to exist than to prevent the establishment of good ones.

We desire especially to mention the superiority of associations of this kind over masters institutions as regards the increased activity and life which they infuse into their members, the influence for good that they exert over them, and the general interest which they inspire in the workman.

The Company has been struck by this fact which become more and more evident as the workmen's economic education develops. Hence it has decided to entrust the workmen with the management of all attempts for improving their condition, either materially or morally, in short to render the institutions of the workmen thoroughly democratic. Thus relief offices, first managed exclusively by employés or engineers, have in several places already been confided to workmen elected by their fellows; also the department of advances for building purposes has lately been entrusted to a society composed of workmen.

It is to be supposed that in a future not far distant every thing will be done by associations. Besides, workmen frequently take upon themselves the initiative in reforms and innovations that they deem to be useful. In this way *The Prudence* has instituted two savings-banks, one for its members, and the other, *The Money-Box*, for children and young people; has founded, a gratuitous business agency; has organized for its members a kind of benefit society called *The Relief Fund*; has proposed the creation of schools for teaching girls, house-keeping and lectures on political economy in the higher classes for boys.

This movement requires to be directed; unity is wanted in this great diversity : and it has been provided for in a very happy way.

DIRECTING COMMITTEE OF THE SOCIETIES. — A Head Committee composed of the principal functionaries of the Company is convened as a rule once every month.

The various associations are invited, to send delegates in turn by similar groups to each meeting. The delegates bring reports, make known the condition of the societies they represent, present their needs and furnish any informations desired. The Committee makes any observations it may think useful, and if it sees fit, grants the help solicited.

Most beneficient results spring from such meetings, where the highest functionary acts on an equality with the most humble, where both learn to know each other and fraternize without forgetting due respect, where encouragement is given to associations, so that they are maintained in the right road and directed towards a common goal.

EDITING COMMITTEE OF THE SOCIETIES' REVIEW. — The united societies have lately founded, as their organ, a Monthly Review. This small paper is destined to render great services : it makes all those interested acquainted with what is going on at the Board Meetings and General Assemblies, announces convocations and contains divers notices, etc. ; it disseminates ideas that will take root and in time will bear fruit ; and it maintains life and union.

The editing is entrusted to a special committee composed of one or more members of each association.

The first numbers were received with marked favour which augurs well for the future.

FIRST KIND OF INSTITUTIONS

MASTERS INSTITUTIONS

I

PROVIDENT AND RELIEF FUND

The first institution founded by the Blanzy Colliery Company was a *Provident and Relief Fund*.

It was established in the year 1834 to defray the expenses of schools (1), medical attendance, and to grant pecuniary relief to sick or injured workmen.

Several alterations were successively made in the Rules. moreparticularly in 1854, 1865, 1868, 1875 and 1885; all of which have for their object the good order and the welfare of the workmen. At the present time, the regulations dated December 31 st 1885 are in force.

The Montceau Relief Fund is organized as an Incorporated Benefit Society. The workmen have a share in its management and in this way the Relief Fund resembles an Association.

A few quotations will make known its most interesting features.

ART. I. — The object of this Society is for the Blanzy Colliery Company :

To render liberal assistance to its agents, employés and workmen, by providing them with relief of various kinds in case of injuries and illness arising from accidents in the works and, within certain limits, from accidents that are in nowise connected with them;

To supply them with the medical attendance which may be needed by them and their families.

Another object of the Society is to enable the Employés, Agents and Workmen who are Members :

(1) Gratuitous elementary instruction having been decreed by a law in 1882, the Company has taken upon itself the expenses of all the schools.

To obtain free of cost, school stationery for their children who attend the Elementary Schools provided by the Blanzy Colliery Company;

To secure for themselves and for their wives, widows, parents and children, (in such cases and within such limits as shall be determined hereafter), relief of various kinds, permanent or temporary, in case of unavoidable accidents, or accidents occurring through their own fault, imprudence or neglect, or that of the agents for whose acts the Colliery Company is responsible, and even in case of ordinary illness, with certain exceptions to be determined.

ART. V. — The receipts of the Society are from three sources :

1. The subscriptions of members of the Society;
2. The subsidies granted by the Colliery Company;
3. The accessory proceeds enumerated in art. VIII below.

ART. VI. — The subscriptions of active members of the Association consist :

1. Of a sum equal to one per cent of the salary indicated on the pay-roll of the members of the first of the categories established according to Art. LIV hereafter;
2. Of a sum equal to two and a half per cent of the total amount of salaries and wages paid to each of the members of the last five categories established according to Art. LIV of the present Rules.

ART. VII. — The Colliery Company's regular contribution equals the sum resulting from all the joint subscriptions of the last five categories of the members and is paid every month to the cashier of the Benefit Society.

ART. VIII. — The receipts also consist :

1. Of the amount of all fines which may be levied for bad behaviour or transgressing the Company's rules.
2. Of the interest produced by the funds belonging to the Society, the investment of which is made as directed by Art. LXXXIV further on;
3. Of gifts and offerings which may be made to the Society, and are to be accepted by the Board of Directors.

ART. IX. — Besides its subscription determined by above named Art. VII, the Colliery Company provides gratuitously the premises and ground requisite :

1. For a hospital for injured workmen and occasionally in serious cases for sick patients;
2. For a pharmacy with laboratory and pharmaceutic stock;
3. For a sufficient number of surgeries;
4. For the accomodation of at least three physicians, of the personnel connected with the hospital and with the pharmacy, as well as of the visiting and hospital nurses.

The Company keeps all these premises in good repair and supplies them with fuel free of cost.

BOARD OF DIRECTORS. — Art. LI. — The Society is managed by a Board numbering twenty three members, namely :

One Chairman	1	
Two Vice-Chairmen	2	5
One Treasurer.	1	
One Secretary	1	

Eighteen Members elected, to wit :

Among the Engineers, Head Clerks and Employés. 3

Among the Master-Miners, Foremen, Gangleaders, Checkers, Overseers and Heads of the yards. 3

Among the Coal-Miners. 6

Among the Labourers and other Underground workmen. 2

Among the Workmen in the Building and Repairing yards, the Keepers and Door-Keepers. 2

Among the Wharf carmen, the Railway employés and all other Surface Workmen. 2

Art. LXXXI. — Every employé or workman admitted into the Society, by the sole fact that he has received a salary from the Company has a right to the advantages conferred by the present Rules, and reciprocally is bound to conform to them in every respect.

This slight insight into the Relief Fund cannot be better completed than by the accompanying tables. (See table A and table B.)

The Relief Fund has certainly produced excellent results; above all it has the advantage of developing a spirit of mutuality in the neighbourhood : several Mutual Benefit Societies, half-a dozen at least, have been established since its foundation; and, moreover, it will be seen further on, that the Company encourages this movement.

II

MEDICAL ATTENDANCE. — PHARMACY

The Rules of the Mutual Benefit Society contain an art., n° XXIII, worded as follows;

" A body of rules, drawn up by the Director of the Blanzy Colliery Company and the Board of Managers shall determine all the details of the organization of the medical and pharmaceutic service; every thing concerning the nomination and removal of the hospital and pharmacy personnel; everything regarding the regulation of the expenses; the duties and obligations of the physicians, surgeons and chemists; the keeping of accounts, their order of payment and verification; the interior administration of the hospital, and the system to be followed there; and the mode of deciding the rights of members to medical assistance. These regulations shall determine whatever may be deemed necessary for the proper maintenance of medical service and for procuring those interested all the advantages they have a right to expect.

" These rules may be modified as experience shall suggest. "

The foregoing Rules and Regulations were made in 1875 to ensure the working of one of the most important departments of the Benefit Society. It organizes *outdoor consultations, medical attendance, indoor assistance and a pharmacy.*

GENERAL STIPULATIONS

Those entitled to medical help and medicaments are:

1. All employers or workmen who reserve a part of their wages for the Relief Fund;

2. Their wives when living and residing with them;

3. Their children when residing with them and under twelve years of age, for whom they have to provide; and also their children above twelve years who are unable to work and have no means of their own;

4. Their parents residing with them, when without any means of their own and a charge to them;

5. All those who receive a pension from Company, their wives, and children under or even above twelve years if they are a charge to them.

6. Widows and children entitled to a pension by virtue of the organic Rules of the Benefit Society.

The following are not entitled to medical assistance for reasons needless to state:

1. Women legally separated from their husbands; those who have left their husbands, unless they are themselves workwomen in the Company's service and are members of the Relief Fund;

2. Children having a trade of their own or sufficient means to provide for their wants although they may reside with their parents;

3. Parents having sufficient means not to be solely dependent on their children and who are members of the Benefit Society even if they reside with their children;

4. Widows who formerly received a pension but have married again, or those deprived of their pension on account of their conduct.

CONSULTATIONS

Four physicians paid by the Company give consultations, at regular hours, in various premises specially reserved for this purpose.

Injured people and patients who are able to walk to the Consulting-Room must not allow four whole days to elapse without presenting themselves in person and having their ticket endorsed.

OUTDOOR ATTENDANCE

In towns, sick workmen, when it is possible, generally prefer to be nursed in a hospital rather than at their home. They know that at the hospital they will

TABLE A — FLUCTUATION OF THE PERSO

N° of the society	Designation of the society	Locality: Parish or « commune »	Locality: District or « arrondissement »	Date of authorization	Occupation of members	Number of members on January 1st 1891: Honorary members	Number of members on January 1st 1891: Participating members: men	Number of members on January 1st 1891: Participating members: women	Number of members entered during the year: Honorary members	Number of members entered during the year: Participating members: men	Number of members entered during the year: Participating members: women	Number withdr… dur… : Honorary members
166	Employés and workmen of the Blanzy Collieries	Montceau	Chalon sur Saône	August 20th 1875	Employés and workmen	»	6,418	593	In weaving works: »	33 934 967	250 72 322	»

CASH STATEMENT FOR THE YE…

Funds invested and cash in hand on January 1st 1891	Receipts: Subsidies and donations	Subscriptions of participating members	Fines	Entrance fees	Cash interest on capital	Odd amounts cashed	Total of the receipts for the year	Outstanding debts	Managing expenses	Doctors' fees	Pharmaceutic… expenses
Francs 626,782.94	213,427. »	217,303.15	549.10	»	25,951.63	3,655.65	460,886.53	»	5,008.45	»	65,912.38

SUMMARY OF THE DUTIES …

Amount of entrance fees	Annual obligatory subscription: Honorary members	Participating members: men	Participating members: women	Participating members: children	Are the doctors' fees paid by visit or by the year?	Are pharmaceutic expenses at the society's charge?	Relief in M… per day of i… for each: man	
»	»	All workmen pay 2 1/2 % on the amount of their wages. Clerks pay 1 % of their salaries.			Doctors are paid by the Colliery Company.	Yes	Bachelor: 0.75 to 1 fr. Married man and wife: 1 fr. to 1.25 Each child under 13: 0.25 to 0.50.	Wid… 0.60 dren … 0

NNEL DURING THE YEAR 1891

F MEMBERS OR DECEASED THE YEAR		NUMBER OF MEMBERS ON DECEMBER 31ST 1891			NUMBER OF MEMBERS RELIEVED FOR ILLNESS AND ACCIDENTS		NUMBER OF DAYS PAID BY THE SOCIETY FOR ILLNESS AND ACCIDENTS		NUMBER OF		NUMBER OF AGED INFIRM AND INCURABLE ASSISTED		MEMBERS DECEASED	OBSERVATIONS
TICIPATING MEMBERS		Number of participating members above 55 years of age	PARTICIPATING MEMBERS						widows assisted	orphans assisted				
en	children		men	women	men	women	men	women			men	women		
			33	250										
40	28	512	7,012	637	5,214	1,355	93,788	14,034	141	83	164	18	286	
			7,045	887										

R ENDING 31ST DECEMBER 1891

EXPENSES										SURPLUS FUNDS INVESTED AND CASH AT BANKERS DECEMBER 31ST 1891
RELIEF IN MONEY WOUNDED AND SICK		FUNERAL EXPENSES	SCHOOL EXPENSES	RELIEF IN MONEY		INFIRM RELIEVED		ODD PAYMENTS	TOTAL OF THE EXPENSES OF THE YEAR	
men	women			widows	orphans	men	women			
,457.65	13,130.45	2,422.11	14,344.14	39,245.55	8,105.10	77,649.10	3,018.25	8,890.41	403,183.59	684,485.88

ND RIGHTS OF MEMBERS

Y / ESS / an	RETIRING PENSIONS. DECREE 25TH APRIL 1856						OBSERVATIONS
	AGE AT WHICH GRANTED	NUMBER OF YEARS OF MEMBERSHIP REQUIRED	NUMBER OF PENSIONERS		AMOUNT OF EACH PENSION		
			men	women	men	women	
spinster: 75 Chil- 13 to 17 : 0.60.	The Relief Fund grants no retiring pensions to its members. The Colliery Company pays retiring pensions to its workmen from its own resources and over and above the subsidy that it grants to the Relief Fund.						

TABLE B TABLE GIVING THOSE ASSISTED BY

MONTHS	MEMBERS PENSIONED FOR ACCIDENTS				RELIEVED ON ACCOUNT OF INFIRMITIES		WIDOWS PENSIONED BECAUSE OF ACCIDENTS		OR PE
	Number of persons	Sums paid	Number of days	Average per day	Number of persons	Sums paid	Number of widows	Sums paid	Number of children
		francs		fr.		francs		francs	
January	166	6,745.55	4,991	1.35	203	2,762.50	144	3,311.65	81
February . . .	164	6,224.70	4,756	1.309	201	2,625.95	144	3,374.15	80
March	164	6,834.90	5,084	1.344	204	2,698.60	144	3,316.65	81
April	168	6,687. »	5,040	1.33	206	2,740.60	144	3,293.65	81
May	167	6,765.20	5,154	1.313	209	2,842.20	143	3,336.65	83
June	169	6,858.65	5,109	1.342	212	2,899.10	142	3,266.65	80
July	170	6,901.40	5,163	1.34	214	2,823. »	142	3,266.65	80
August. . . .	168	6,785.05	5,208	1.304	215	2,835.60	143	3,352.35	82
September. .	170	6,859.75	5,100	1.345	215	2,847.00	143	3,254.55	82
October	171	6,915.20	5,301	1.323	217	2,886.90	141	3,241.65	72
November . . .	170	6,609.00	5,100	1.295	218	2,899.95	142	3,304.15	72
December . . .	173	6,967.40	5,363	1.299	219	2,902.25	142	3,304.15	70
Total	2,020	81,153.80	61,369	15.894	2,533	33,763.65	1,714	39,622.90	944
Average . .	168.33	6,762.81	5,114.08	1.324	211.08	2,813.63	142.83	3,301.90	78.66

RECAPIT

	NUMBER OF PEOPLE RELIEVED	SUMS PAID
Pensioned on account of accidents.	2,020	81,153.80
Infirm workmen	2,533	33,763.65
Pensioned widows	1,714	39,622.90
Pensioned children	944	7,409.25
Those suffering from temporary injuries	2,664	74,756.10
Those suffering from temporary illness.	3,405	72,801.20
Those receiving alms	240	2,229.30
Total.	13,520	311,736.20
Monthly Average. . .	1,126.66	25,978.01

Total number of tons extracted.	1,107,513
Number of workmen employed in the pits.	4,174
Number of workmen employed above ground.	3,496"
Total number of hands employed	7,670
Sums expended in relief of every description for every ton extracted. . . .	0.282
Workmen killed in the works	6 »
Workmen killed in the works for every 100 hands employed	0.07
Workmen killed in the works for every 1000 tons extracted.	0.0054

E RELIEF FUND DURING THE YEAR 1892

NS D Sums paid	MEMBERS RECEIVING TEMPORARY RELIEF FOR ACCIDENTS				MEMBERS RECEIVING TEMPORARY RELIEF FOR ILLNESS				THOSE RECEIVING ALMS	
	Number of persons	Sums paid	Number of days	Average per day	Number of persons	Sums paid	Number of days	Average per day	Number of persons	Sums paid
ncs		francs		fr.		francs		fr.		francs
78.75	221	7,131.00	4,258	1.67	405	8,244.25	7,809	1.05	20	186.55
83.25	212	5,758.15	3,524	1.63	365	7,386.40	6,954	1.06	20	183.45
97.75	236	6,658.45	4,170	1.596	292	6,598.45	6,331	1.043	20	186.55
91.75	215	5,885.15	3,792	1.552	275	6,168.25	6,065	1.016	20	185.00
76.25	214	5,582.05	3,635	1.54	263	5,743.55	5,642	1.02	20	186.55
63.75	249	6,759.70	4,316	1.569	269	5,652.60	5,566	1.01	20	185.00
63.75	237	6,403.85	4,089	1.57	253	5,928.65	5,607	1.06	20	186.55
56.25	212	6,303.85	3,907	1.61	278	6,008.15	5,996	1.01	20	186.55
81.25	206	5,887.95	3,570	1.648	264	5,323.95	5,304	1.004	20	185.00
46.50	209	5,984.00	3,744	1.59	243	5,427.55	5,356	1.013	20	186.55
56.25	210	5,778.50	3,555	1.626	229	4,788.10	4,750	1.01	20	185.00
13.75	243	6,623.45	4,158	1.593	267	5,531.30	5,419	1.021	20	186.55
09.25	2,664	74,756.10	46,718	19.194	3,405	72,801.20	70,799	12.317	240	2,229.30
17.43	222	6,229.67	3,893.16	1.599	283.75	6,066.76	5,899.91	1.026	20	185.77

DATION

PERCENTAGE OF MEMBERS RELIEVED BY THE FUND

Pensioned for accidents	14.94
Pensioned for infirmities	18.73
Widows pensioned	12.68
Children pensioned	6.98
Those suffering from temporary injuries	19.70
Those suffering from temporary illness	25.18
Those receiving alms	1.77

Percentage of the Company's workmen pensioned for accidents	2.18
Percentage of infirm pensioners	2.86
Percentage of widows pensioned	1.84
Percentage of orphan children pensioned	1.02
Percentage of those suffering from temporary injuries	2.87
Percentage of those suffering from temporary illness	3.66
Percentage of those receiving alms	0.26
Total percentage	14.68

have what is needful, whilst in their garrets and wretched huts they would lack everything.

At Montceau, the workmen as well as small farmers, more especially when they are the owners, delight in their homes, which are very comfortable ones compared with town-workmen's lodgings. When ill, they consent to go to the hospital only if their condition requires special care. This tendency is due to the comfortableness of the lodgings which we shall explain more fully further on. This deserves to be encouraged; for the superiority of medical out door relief over that in hospitals, at least in a moral sense, has long been established by experience.

Outdoor medical assistance is given by doctors and sisters-nurses.

Doctors.— The four Physicians of the Company: a Head-Doctor residing at Montceau with three other Doctors under him residing one at Magny, another at Bel-Air and the third at St-Vallier, have, as their principal duty, to visit, at their homes and as often as needful, sick or injured workmen unable to go to the consulting-rooms; they must never allow four days to elapse without paying their patients a visits.

In case of any important surgical operation the surgeon of the district to which the patient or injured man belongs, shall choose an assistant from among his colleagues.

When a doctor considers that a patient visited by him is in a dangerous condition and requires that some one should sit up with him, and finds that the patient is too poor to procure persons for this purpose he gives him a certificate stating that it is necessary to have one of the Sister-nurses to sit up with him.

To complete the medical service, the Company has established at Montceau a Society of Sisters to act as nurses. Their number is in proportion to the wants of the inhabitants. There are at present eleven nuns in attendance on the Companys workmen.

Religious-nurses. — To give an idea of this admirable institution, we cannot do better than reproduce the articles of its regulations :

ART. XXIII. — The aforesaid Sisters shall be instrusted with visiting the patients entitled to medical attendance. The length of their stay must depend on the gravity of the illness and the condition of the patient. They shall see to the medicines being taken in compliance with the doctor's prescriptions.

They shall render the patients all the services they may individually require. Should it happen that a mother is ill and unable to attend to her household work, they shall take her place as far as possible, and take especial care of all the younger children.

They shall, if needful, spend a part of the night or the whole of it with the patients, when they are requested to do so, or if they themselves see the necessity of it in extraordinary cases.

ART. XXIV. — The Sisters-nurses shall accept neither fee nor food from the people whom they may visit or sit up with.

ART. XXV. — They shall not on their own authority prescribe any medicines, nor have any at their disposal, save a few cordials which may be wanted immediately. They shall have also at their disposal bandages, lint and all other things necessary to dress a wound in urgent cases, or to renew the daily dressings at the patients' homes. These shall be given them by the Director of the Pharmacy upon the application of their Sister Superior.

ART. XXVI. — As regards their visits in the day time, they shall repair to the patients home when requested to by the doctors, and even of their own accord, and whenever they may be informed that a patient entitled to medical attendance needs their care. They shall call preferably upon those most seriously afflicted, and shall remain no longer than necessary, in order that they may visit as many patients a possible. They shall sit up with patients at night only upon request to do so sent to them through the General Secretary's office; nevertheless, in all urgent or needful cases they may lengthen their visits at night as long as they may think it useful.

The Sisters, at Montceau as everywhere else, are a real god send to the poor who are ill. Of their Christian character one need not speak, for the whole world has sung their praises.

RELIEVING HOSPITAL

Several years ago, Montceau possessed a small hospital, the care of which was intrusted to the Sisters of Saint-Vincent-de-Paul, and which was attended by a surgeon and a physician both of whom had their consulting rooms there; but in consequence of the increase of the working population in proportion to the development of the collieries this small hospital became insufficient, and it was necessary to replace it by a larger one.

In 1869, the Blanzy Colliery Company began, at its sole expense, the building of a new edifice; the work went on during the distressing time of the war and despite the cessation of all business. In 1871 the new hospital was formally opened. It is distinguished for its palatial appearance and its perfect accomodation.

" This establishment, " says M. Burat (1), " all the details of which were studied most carefully, may be considered as a perfect model. It covers 533 square metres, the main building measuring 22 metres by 11, and the wings, 17 metres by 8 m. 50. Two stories of well healed and ventilated rooms are fitted up to accomodate thirty patients and could accommodate twice as many in case of necessity. From the main wards large doors, open into a chapel which allows the sick patients to receive the instructions and consolations of the Church.

" Halls for consultations, bath-rooms, surgery pharmacy and dispensary, everything has been foreseen and skilfully arranged. There is a garden and terrace for the convalescent patients. It seems ast hough one had sought to take from the word *hospital*, the unpleasant associations which it arouses in

(1) Les Houillères en 1832, p. 68.

the mind of the workman, but which are less repugnant to him when he is the recipient of so much kindness. "

The Sisters of Saint-Vincent-de-Paul have charge of the new hospital as they had of the old one, and the working population has had more than once an occasion for appreciating and admiring their zeal and devotion.

PHARMACY

A pharmacy established on the premises of the hospital is also directed and managed by Sisters of Saint Vincent-de-Paul. Dispensaries are to be found in the most important districts too far from Monteeau.

III

SUPERANNUATION FUND FOR WORKMEN

On the 25th January 1854, M. Jules Chagot assembled his workmen and addressed them in these truly paternal words :

" I have summoned you to give you a piece of good news, which is, that of the foundation of a *Superannuation Fund*, which the Company has just determined upon for the benefit of its old miners, underground labourers, master-miners and checkers.

" This Fund has for object to ensure pensions from 180 to 240 fr. a year to bachelors, and from 240 to 300 fr. to married workmen when they have reached a certain age and worked for a certain number of years in the Compagny: half the pension is to be revertible to the wife."

In order to still further prove its solicitude for its workmen, the Company established this fund entirely at its own expense.

At the very beginning of this institution, the underground men, whose life is particularly hard, were alone to be entitled to the benefits of the Pension Fund. Thirty five years of work were required, and the maximum of the pension was 300 francs.

Even on such conditions, the Company had already taxed itself with a heavy obligation, but it wished to do better still, and Regulations dated December 10th, 1881, followed by a decision dated December 31st, 1881, have considerably modified the system ofpensions.

As formerly, the Company still bears all the expense; the workmen are subject to no deduction from wages, and pay no instalments.

Henceforth surface workmen will be admitted to the benefit of the Pension Fund. Thirty years is fixed as the minimum duration of work, and the ordi-

nary age fifty five years; proportional pensions, in case of premature infirmities, may be granted after 20 years'work and at 45 years of age.

The amount of the pension may reach 900 francs.

Here is the statement of the tariff actually in force, such as it results from the decision of December 31st 1881 :

FIRST CATEGORY

1st Section. — *Master-Miners or Head-Foremen.*

Aged	Years of work	Sums allowed
—	—	—
55 years	30 years	675 francs
56	31	720
57	32	765
58	33	810
59	34	855
60	35	900 maximum

2nd Section. — *Gangleaders, Foremen, Underground-Checkers, Masters of tugs.*

Aged	Years of work	Sums allowed
—	—	—
55 years	30 years	525 fr.
56	31	560
57	32	595
58	33	630
59	34	665
60	35	700

3rd Section. — *Underground-Workmen, Underground mechanics, Wharf and Surface Checkers, and Yard foremen.*

Aged	Years of work	Sums allowed
—	—	—
55 years	30 years	450 fr.
56	31	480
57	32	510
58	33	540
59	34	570
60	35	600

SECOND CATEGORY

1st Section. — *Blacksmiths, fitters, modellers, carpenters, wheelwrights, porters and tug boat employés, engine drivers and engineers in the surface yards, office porters and wharf barrow-men.*

Aged	Years of work	Sums allowed
—	—	—
55 years	30 years	300 francs
56	31	320
57	32	340
58	33	360
59	34	380
60	35	400

2nd Section. — *Surface workmen working in the yards, wharf labourers, navies and railway servants.*

Aged	Years of work	Sums allowed
—	—	—
55 years	30 years	240 fr.
56	31	256
57	32	272
58	33	288
59	34	304
60	35	320

3rd Section. — *Widows, women and girls whose names are on the pay-rolls.*

Aged	Years of work	Sums allowed
—	—	—
55 years	30 years	180 fr.
56	31	192
57	32	204
58	33	216
59	34	228
60	35	240

PROPORTIONAL PENSIONS

A thirtieth part to be deducted per year from the amount adopted for thirty years.

Some of those figures may seem paltry; but the reader will kindly reflect that we are out in the country, that the Company performs an absolute act of liberality to which it is in no way bound, and that the pensioners receive other relief of various kinds.

The pensioners are given fuel, free of any cost, have the right to send their children to the Company's schools, to avail themselves of medical assistance without any fee, and to buy food at reduced prices. These various advantages, which are worth 150 francs per year at least, increase in the annuity rate very considerably.

A large portion, generally half of the whole pension, is revertible to the workman's wife and children.

There are at present time about 342 workmen pensioned off by the Company.

This number is liable to increase considerably.

Since the 1st January 1882, 418 workmen have benefited by an annuity.

For several years it has been contemplated to revise the Rules of the Pension Fund, with a view to increasing a few pensions; but everything remains as yet undecided, owing to projects of laws now pending.

IV

SUPERANNUATION FUND FOR THE ENGINEERS, DOCTORS AND OTHER EMPLOYÉS OF THE BLANZY COLLIERY COMPANY

This Fund is still in its infancy and up to this time pays only 19 annuities.

Here are a few articles of its Regulations now in force. which were agreed upon at a General Meeting of the interested parties :

ART. II. — The income of this Fund consists :

1ly Of a stoppage of 2 1/2 0/0 of the amount of each Member's regular salary, from the day he has completed his twentieth year;

2dly Of an equal sum paid every month by the Blanzy Colliery Company;

3ly Of the interests and profits resulting from the sums belonging to the Fund;

4ly Of the allowances which may be granted by the General Assembly of the Shareholders in virtue of previous deductions from the profits.

ART. III. – The expenses of the Fund consist solely in the quarterly payment of the annuities which shall be granted to those entitled to them.

ART. IV. — To be entitled to a pension or officially named thereto, members must have at least 25 years of service, during which time monthly instalments were paid from their twentieth year, and be fifty five years old.

ART. VI. — Any employé who has been dismissed or has left the Company of his own will, loses all his claim to the sums contributed by him ; and he cannot put in any claim, any demand for reimbursement either against the Blanzy Colliery Company or against the Pension Fund.

ART. VII. — The usual pension annuity shall equal annually half the average salary based upon the last five years previous to his superannuation but not including the gratuities and allowances which the superannuated member may have enjoyed.

ART. VIII. — Above 25 years of service and 55 years of age, the amount of the aforesaid pension shall be increased by one fifteenth part for every year of service which has been subject to a stoppage of 1/2 0/0 previous to the 1st January 1888 and to that of 2 1/2 0/0 after the 1st January 1888.

This pension shall in no case exceed two thirds of the annual salary of the labourer for an average year based upon the last 5 five years of service.

It shall neither be less than 1200 frcs, nor more than 9000 francs a year.

Full annuities paid before the 1st January 1888 that are below 1200 francs, shall be raised to this amount from the 1st January 1888 ; as for those paid at that time at an amount greater than 1200 frcs, they shall not undergo any alteration.

In no cases shall the active service salary and the retreat pension be received at the same time by one person.

ART. IX. — If an incurable disease, infirmities or old age prevent a member from continuing his work, a proportional pension shall be granted, if the candidate has contributed to the pension fund for fifteen years. The illness and infirmities shall be certified for the Montceau and Blanzy employés by the three doctors of the Relief Fund, and for the other employés by two doctors of the place where they reside who shall have been accepted by the Board of the Pension Fund.

This proportional pension shall equal the amount or the ordinary one lessened by a twentieth part for every year wanting to complete the twenty five years' service. Due regard shall be paid to fractions of years by reckoning each deficient month as the twelfth part of a year.

ART. X. — In case of his office being done away with, or of his dismissal without any serious motive, as shall be learned by the Board of Directors of the Fund, the employé to whom another employment is not granted by the Colliery Company, shall have a right to a proportional pension, if he has at least fifteen years of service and is forty-five years of age.

In either one or the other of the above cases, the Board of Directors of the Fund shall have power to order the reimbursement to the dismissed employé of the instalments paid by him, but without any interest, provided the said employé has served the Company for 10 years and is more than 35 years of age.

ART. XI. — In cases foreseen by the articles IV and IX, the widow of a rightful claimant, provided she was married at least ten years before her husband was pensioned off or was entitled to be, and has not been legaly separated from her husband, shall have a right to half the pension received by or to which he was entitled.

ART. XII. — The orphan children of a pensioned member, or of any member who was entitled to a pension at his death, shall receive, till they have completed their fifteenth year, an annual allowance equal, for each of them, to a sixth part of the amount of their father's pension, but without all these together exceeding a half of the aforesaid pension.

ART. XIII. — The Fund shall be managed by a Commission numbering seven Members, presided over by the General Manager of the Colliery Company who shall be a member as long as he retains his office.

The Head Mining Engineer shall be member *ex officio*.

The five other members shall be chosen by the fifty employés whose wages are liable to stoppage, who reside at Montceau and have the greater number of years of service, to wit : one among the underground employés and four among the surface employés.

They shall hold their office for four years, and shall all be elected at the same time and indefinitely re-eligible.

This Commission shall liquidate annuities, and shall decide upon the claims of the parties concerned, to whom all recourse to the ordinary courts of justice is forbidden under pain of forfeiture of their claims.

Five members, at least, must be present to form a quorum; in case of equal division, the Chairman shall have the casting vote.

ART. XIV. — The only years of service conferring any rights are those during which the salary of the parties concerned has been liable to stoppage, and which are after their twentieth year.

V

GROUPS OF DWELLINGS

" As the house, so the inhabitants ", says an old proverb. The subject of workmen's dwellings is one which commands, at the present day, universal attention. Its social importance was fully illustrated, at the time of the Universal Exhibition of 1867, by the jury intrusted with the award of the prizes of the tenth group.

The attention of the Blanzy Colliery Company has been drawn to this point. We give here an abstract of the report published in 1866 by M. Simonin, Mining Engineer, after a visit paid to Montceau.

" The question of lodgings for workmen has almost from the very outset been an object of solicitude to the Blanzy Colliery Company. In 1834 it established dwellings for workmen; but having soon discovered all the drawbacks that the old system of barrack-dwellings has as regard tranquillity, hygiene and morals, especially for miners who relieve each other by turns, its adopted the system of separate houses, each of them surrounded by a garden.

" Every house in designed for two families, having each two ground floor rooms, with a lumber room above and outside a cellar and a small pig-stye.

" In front of the house there is a yard and at the back a garden; the whole of it is well fenced in. The yard opens on the street which is broad and well kept.

" The first room on entering is a square one measuring 5 metres each way; it is 3 metres high. The chamber next to it is 5 metres long by $3^{m}70$ in width. The size of the garret is : length $7^{m}70$, width 5 metres and the ridge $2^{m}45$.

" The cellar and the pig-sty whose sloping roof is supported by the wall of the house, measure both together $3^{m}75$ in length and $2^{m}75$ in width.

" The entrance room is provided with a fire place. It is the principal room in the house; it serves at the same time as kitchen, dining and sleeping-room. The children sleep in the back room and there, also, are generally to be found the linen, and clothes presses, etc.

" Everywhere air and light penetrate and circulate freely, and doors and windows have been placed wherever needed.

" The garden covers an area of from 400 to 500 square metres. The workman raises vegetables for his table, and flowers to adorn his home. A garden is absolutely necessary to the coal miner who is connected by his birth place and by the nature of his work, with the agricultural population.

" And is not the working of mines a special tillage of the soil?

" The yard in front of the house has an area of 100 to 150 square metres. About 600 square metres of free space are thus given to the miner.

" Such dwellings form at Montceau the village of Les Alouettes where wells of drinking water are numerous, and bake-houses remind us of the common oven in our old rural parishes.

" The village looks cheerful; the isolated houses, the roofs of red tiles produce a picturesque effect, and resemble somewhat the Wigwams of the Indians, the villages of the Red Skins. There is too much comfort here to make a comparison possible; it is a mere figure of rhetoric to give an idea of the curious aspect of the village of Les Alouettes.

" Near the village are the chapel, the hospital, the infant school, and the school for older girls and boys.

" On another side of the village stands a large building or barracks, a type of the first houses of former days and in which a part of the workmen still live.

" In the village are also scattered about old houses of four lodgings each, built after the style of the " cités ouvrières " at Mulhouse. This style of habitation has obtained but very ittle popularity at Blanzy or at Le Creusot.

" The miner is fond of solitude, and more willingly than the town workman withdraws himself from society. This is the reason why the style of houses for workmen built in towns have had no success in collieries.

" Each dwelling costs the Blanzy Colliery Company about 1800 francs; and it has built 633 of them.

" The small rent claimed from the miner, is 4 frcs 50 per month; i. e. a little more than 2 1/2 0/0 per year on the invested capital. Few landlords would consent to let their houses at such a low rate. Nay, the rent is but 1/2 0/0 of the invested capital, if all the expenses, such as purchases of lands, erection of churches, etc., incurred by the Blanzy Colliery Company in favour of its workmen, were taken into account. The total amount invested is already more than two millions of francs. "

Since the time that M. Simonin wrote the above, important changes, all of which are so many improvements, have been made.

The style of cottage described by that writer, has now been completely given up.

A new and most graceful model, reminding one of Swiss Cottages, was adopted in 1867. It comprises three rooms for each family : this permits large families to be more at their ease and others to take a boarder. There are lodgings even with four rooms. The gardens have also been enlarged; their average area is at the present day about 700 square metres.

Instead of only one group of buildings for workmen, Monteeau now numbers four : Les Alouettes, Bois-Duverne, Magny and Bel-Air, comprising altogether nearly 1000 lodgings in about 450 buildings.

The picturesque aspect of Monteeau so aptly described by M. Simonin, has as a matter of course improved owing to various alterations. Well-kept carriage-roads run through the workmen's quarters; trees and plantations of all kinds have sprung up; and the green of their foliage makes a pleasant contrast with the red-tiled roofs. Here and there a cottage, somewhat larger than the rest and inhabited by a master-miner, a gangleader, a checker or some other employé of the Company, breaks the monotony. In the centre, the schools and a chapel of Romanesque style give to the various groups, especially to those of Magny and Bois-Duverne, an elegant aspect peculiar to the small towns of Burgundy.

Despite these improvements, the Company has maintained its old rents or thereabout; the workmen pay but 4 francs 50 to 6 frcs a month : 39 lodgings are let 2 francs 50 a month; 7 at 3 frcs; 534 at 4 fr. 50; 13 at 5 frcs; 149 at 6 frcs; 4 at 9 frcs. It is much less than the amount of taxes, insurance and repairs, on these houses, which are always kept in good condition.

And yet the Company has increased its expenses. Every house costs it about 3000 frcs on an average; and the total expense incurred in their construction amounts, at the present time, to 2,393,912 frcs. No interest is obtained from the whole of this invested capital.

However, rents have also increased in the locality as elsewhere, nay more than elsewhere; and the lodgings which the Company lets for 4 frcs 50 are far better than those for which other landlords ask 12 francs.

All that concerns the lodgings of employés and workmen, is contained in Regulations dated November 5th 1871.

VI

WORKMEN'S HOMES

The Company has purchased well situated estates, and divided them into lots of from 1000 to 1500 square metres, after having laid out the streets and roads of a village.

Any miner may ask for the grant of a lot, for which he has to pay only costprice, which is only one-fifth or one-tenth as much as he would have to pay if he bought it of private owners. He has ten years to pay off in, without interest. To help him to build, an advance is even made him of 1000 francs payable in the same way, in ten annuities without interest.

Particulars as to the grants of land are provided for in the Regulations dated June 1st, 1874 (1).

The area of the lot sold is 87 hectares 45 ares 26 centiares.

The average price per hectare is 2708.83 francs.

The Regulations dated June 1st, 1874 of which we have just spoken, deal with money advances, but only with those made to workmen who have obtained for building purposes a grant of land from the Company. The Company did not stop there, but thought it would be well to extend the benefit of these advances to such workmen as wish to build and have land of their own. Regulations dated May 2nd 1874 have brought about this improvement.

The amount of sums advanced is 383,642 frcs.

The two Regulations of 1874 have borne fruit.

Several important villages such as Champ-du-Moulin, Bois-Roulot, Bois-du-Leu and Belle-Vue have grown un rapidly. They are open villages built according to each one's fancy and therefore have an aspect quite different from the workmen's groups of dwellings.

A pamphlet published for the Exhibition in 1889 spoke of 1079 workmen, fathers of families, who were owners of the houses they occupied and of the surrounding ground. This number computed with the most precise exactness has since that time increased by 227; there now being altogether 1306 workmen who own the houses the occupy.

As the number of workmen, heads or supporters of families, is 5,155, the proportion of owners is therefore 25 0/0.

In these figures those workmen only are included who have become owners by profiting by the aforesaid advantages granted by the Company. As to those who have bought with their own savings, or inherited, or have acquired land in any other manner without the Company's help or cooperation, they are not mentioned here; their number is however a rather important one.

No doubt these results are not solely owing to the two aforementioned regulations· but it is undeniable that the Company's encouragement and example gave the original impulse, and have to a certain extent infused into people's minds the love of their gardens and their homes.

NEW SYSTEM

The system of grants of land and advances of money, such as has just been explained, presents some drawbacks.

1. The system of grants of ground was previous to 1874; at that time, new Regulations were made.

1. Most of the workmen when they undertake to build, possess few or no savings. They generally assert the contrary; but it is nearly impossible to know the truth of their statements. The Company's advances do not suffice to pay their building expenses entirely, and yet they want to avail themselves of the advantages which are offered them, and to pay no longer exhorbitant rents. Then they borrow elsewhere relatively large sums, sometimes at a high rate of interest, and, as a result, they are for a long time kept in debt.

2. It may happen that the workman dies before having entirely paid either the Company or his other creditors; he then leaves his family in great distress. The building is disposed of or sold under unfavourable conditions; lawers'fees other heavy expenses are paid; and finally the savings of several years are lost. Illness to rendering a man unable to work brings the same results.

3. The houses erected by workmen are too often built in a careless way and localities which might have been very pleasant, are spoiled by the building of huts and hovels as ugly as they are uncomfortable.

4. Let us add that small contractors, strangers to the locality, are not always conscientious, and often take advantage of the workmen's inexperience.

The first changè in the conditions on which grants were made, was as follows :

ART. I. — The advance allowed to workmen with a view to build, shall no longer be limited to 800 or 1000 francs but may, if need be, equal the total amount of the value of the house built, without however exceeding 2500 francs. The maximum delay for the repayment of the advance shall be 15 years.

ART. II. — The advance shall be made only when the house has been built and valued by the Company's architect.

ART III. — If the workman builds on ground belonging to the Company, no deed of sale shall be given until he has entirely paid for the ground and repaid the advance granted to him. Meanwhile the Blanzy Colliery Company shall remain owner of the ground and buildings, but the workman shall enjoy the use of them in-virtue of a lease, and shall receive a deed from the Company after he has entirely acquitted his debt.

ART. IV. — The workman who receives an advance, shall be obliged to contract a mixed life insurance to the amount of his advance : the policy must be payable to order, and endorsed to the Company as aguarantee for the sum advanced.

ART. V. — Up to the time indicated in the insurance policy, the borrowing workman shall have to pay every year, or shall allow to be deducted from his wages the follwing amounts :

1. The amount of his insurance premium;
2. The interest at 3 0/0 on the sum which has been advanced to him.

ART. VI. — At the date fixed on, or at the death of the workman, if his death takes place before the expiration of the term, the Company itself shall receive the insurance money which shall serve to repay the sum advanced. The deed of sale shall be then concluded, if it has not been already, either with the workman himself, or his heirs.

ART. VII. — If the workman ceaes to pay his premium or his interest, or leaves the Company of his own free will, or is discharged through his own fault, payment of the advance shall be required immediately; in default of which and unless he obtains a delay, he shall be prosecuted according to law.

The Company shall sell the insurance policy or continue it for its own benefit according as it may deem fit.

In case a workman has built upon the Company's ground without any document having been drawn up, the promise of sale shall be held null and void of itself; and the Company shall be entitled finally to retain the ownership of ground and house after estimation of their value shall have been made either amicably, or officially by three persons of whom two shall be chosen by each party and the third by the Justice of the Peace at Monteeau. If their value is found to be higher than the money due the Company by the workman, the overplus shall be handed over to him or to his assigns.

ART. VIII. — Before beginning his house, the workman shall be required to demand for a building plan and a form for the contract to be entered upon with the contractor, or to lay before the Company the plans which he may have conceived or drawn up himself.

ART. IX. — The articles of the Rules and Regulations not altered by the present stipulation shall continue in force.

ART. X. — The above alterations in the Rules shall be compulsory only on such workmen as apply for plots of ground more extensive than the usual ones or for money advances exceeding 800 or 1000 francs. The other workmen shall have the privilege to lay claim to the Former Regulations unaltered.

Lastly, the service of money advances for building purposes has just been intrusted to a private Society named *The Prudence*.

The following agreement has been concluded :

The Company pays to *The Prudence* an annual contribution of 45 francs, during 15 years for every house newly built by a workman.

The Prudence, after having made inquiries, allows advances to be made for purchasing building sites and building on them. It forces upon the borrower the Company's Rules partly reported above and which it has adopted.

Therefore any workman who borrows with a view to build, is bound to contract a mixed life insurance to the amount of the borrowed sum (which varies according to circumstances, more particularly according to the value of the structure) and for the whole duration of the loan.

The policy of insurance is taken on behalf of *The Prudence* which receives the capital at the appointed time or on the death of the borrower if the latter happens to die before the appointed time is expired.

The workman pays a 3 0/0 interest on the money he has received as an advance, besides the premium on his insurance without having to truble himself about the repayment of the principal.

To raise the funds necessary for these operations, without touching its capital

stock which cannot be invested in this way, *The Prudence* issues transferable debentures of 100 and 500 francs, bearing 3 1/2 0/0 interest and redeemable by lots at 120 and 600 francs. Special care is taken to detect and check abuses whatever side they may come from.

This scheme suits :

The workman who prefers to pay a small interest, and to apply to another banker than his employer;

The Prudence which increases in this way its business and finds a way to render itself more useful to its members with little cost, (all being planned in view of this end);

And the public at large, who find in it a safe investment more advantageous than the Savings-Bank.

VII

SCHOOLS

The Company supports 15 elementary schools, 7 of which are for girls, 8 for boys, and 6 for infants.

The school-masters, Marist brothers, number 61 ;

The school-mistresses, Sisters of Saint Vincent-de-Paul and of Saint Joseph-de-Cluny, number 87.

The boys' schools are attended by	2,139	children.
The girls' schools and infant schools by	3,861	—
Total. . .	6.000	—

The first expenses for the schools and work-rooms (which are annexed to the girls' schools) amount to. . . . . 1,007,492.54 fr.

The school furniture and apparatus supplied to the schools cost 31,698 fr.

That of the work-rooms . . . . . 52,231.65 fr.

The keeping in repair of the schools and work-rooms amounted in 1891-1892 to. . . . . 64,215.50 fr.

The repairing of the furniture, and the salaries of the school-masters and school-mistresses, reached in 1891–1892 the sum of . . . . . 107,535.44 fr.

The mental and above all the moral education given in the Company's schools are most satisfactory; and scholars who enter the Government examinations, are generally successful.

As a rule the Company's schools should receive but the children of workmen; but, upon the demand of the parents, a goodlynumber of children, strangers to the colliery, have been, and still are, admitted; on the contrary, the workmen are at liberty to send their children to the lay schools, which are undenominational ones, but very few avail themselves of this option.

VIII

WORK-ROOMS

Besides the steam weaving-works, the Company has founded work-rooms which are established in very fine buildings, and form so many annexes to the girls' schools.

Young workwomen learn there a trade or more frequently learn to make and repair family clothing ; in either they earn small wages which give great pleasure to the parents.

Knitting is taught in two of the work-rooms; in another, that of Saint-Vallier, shoe-making is taught; but in all of them the chief occupation is sewing and dress-making. They work for the public, but each girl is free to work for herself and her family.

The young girls attending the work-rooms number 289 ; their average wages are 17 fr. 50 a month, though some earn as much as 50 fr. and more. To this sum must be added certain gratuities made to the most industrious and to the thriftiest.

The Company pays for all the machines and tools, and remunerates the mistresses intrusted with the direction.

The work-rooms give excellent results, and the girls attending them are the most highly esteemed of all.

IX

FUEL

The climate of Montceau is somewhat rigorous, as the workmens' buildings are situated at an altitude of 220 to 250 metres; consequently the Company allows plenty of coal to those who are more or less connected with it.

All the underground workmen are entitled to fuel free of cost. Every household receives annually 72 hectolitres of coal, representing a market value of 72 fr. (1 fr. the hectolitre). The other workmen enjoy the privilege of buying coal at reduced prices.

During the year 1891–92, there were distributed to the underground workmen 296,005 hectolitres, worth 1 fr. the hectolitre, all together . . 296,005 francs.

The surface workmen received 8,918 fuel grants, worth 12 frcs. each, and for which they paid 3 frcs ; thence a loss to the Company of. . . 80,262 francs.

Besides, the Company provides, the pensioned and superannuated workmen, the schools, the hospital, the vicarage and a great many poor with coal for nothing.

It even makes presents of fuel to the indigent, and to the schools of a few neighbouring parishes.

During the year 1891-92, the value of the fuel given away by the Company amounted to . . . . . 396,716 francs.

X

STEAM WEAVING-WORKS

Married women do not work for the Company save in very rare cases. They stay at home and occupy themselves with their household work and the care of their children.

But widows enjoying good health, and young girls from their 13th year to their marriage which takes place generally when very young, were until late years employed in great numbers in sifting and sorting coal. They have never been allowed to work in the mines.

The Company's care was naturally extended to these workwomen.

It began by improving the conditions in which the work was carried on, by raising shelters for them and by managing things in such a way as to avoid work beyond their strength; then they were grouped under the supervision of special overseers chosen from among the most honourable heads of families.

In consequence of the improvements made in the methods of sorting and sifting coal, owing chiefly to the introduction of mechanical apparatus, the number of sifters and sorters has been greatly diminished during these last few years, though the amount of coal mined has increased.

This is a subject for congratulation from every point of view; but the Company has had to take in consideration the amount of work of which these improvements have deprived women; it has sought to make compensations.

The Company first thought of granting subsidies to mechanical weaving-works.

The factory, built ten years ago in a place named Belair in a quarter enjoying, as its name indicates, a great reputation for salubrity, has all modern improvements; the ground covered by the buildings, warehouses, lodgings, sheds and yards, has an area of 2 hectares.

The looms number 254, of which 154 are for the weaving of plain and embroidered silks and 100 for the weaving of calicos (Roanne goods style).

The erection of the works cost 607,441 frcs 47, divided as follows :

Purchase of ground, erection of buildings, warehouses, lodgings and sheds.	180,835.29
Purchase of working stock.	421.128.32
Purchase of furniture.	5,477.70
	607,441.31

The weaving-works belonged at first to a private Society, but the Blanzy Colliery Company having advanced them funds to the amount of 600,000 frcs., ended by buying the entire establishment, which had given very poor results from a financial point of view.

The number of workwomen and workmen employed is 442.

Last year the wages amounted to 175,590.05 fr.

Close to the weaving-works a soup-kitchen has been established, where soup is supplied to the workwomen free; other food being sold to them at quite nominal prices.

XI

ARTICLES OF FOOD AT REDUCED RATES

In 1847, there was a great sarcity of provisions, the remembrance of which will long remain in the minds of our rural population, for country people especially suffered from hunger. The Blanzy Colliery Company caused corn to be bought at Marseilles, which cost at the minimum 35 frcs a hectolitre, and was sold to the workmen at 25 frcs. This generosity caused a loss of about 65,000 frcs, but the working population of Montceau did not suffer through the dearth which devastated neighbouring parishes.

Since then the Company has always sold at reduced prices, the most necessary articles of food, which workmen would pay very dear, if they had to buy them at retail prices and above all on credit.

During the year 1891-92, the Steam-Bakery made 1,509,679 kilog. of bread, the average cost of which was 27 fr. 80 per 100 kilograms.

This net cost price, compared with the selling price, which was 27 frcs per 100 kil, gives as result a loss of 12,077.37 fr. for the year.

Besides the bread, the Company also supplied its workmen during the same year with.

Bran	280,829	kilograms	for	francs	36,560. »
Coarse bran	59,574	kil.		frcs.	8,936.10
Bacon	138,219	kil.		frcs.	199,560.18
Salt-pork	35,483	kil,		frcs.	51,247.40
Salad oil	30,170	litres.		frcs.	24,048.69

This generosity on the part of the Company, even without reckoning interest on the capital invested in the erection of the Steam-Bakery and the steam mill, costs them 65,000 francs a year, for, to spare its workmen, the Company alone supports all fluctuations of the market.

This generosity saves the workmen more than 100,000 frcs a year; and above all it acts as a regulator to the local trade and prevents arbitrary rises in the price of articles of food.

XII

MONEY DEPOSITS

The Company receives the money deposits made by its workmen, to whom it pays 5 0/0 interest.

During the year 1891-92 the amount of the deposits rose to . . 592,613.55 fr.

Workmen at the present time have deposits. 251.

The average amount of deposits is . . . . . 2,361 francs.

The Company receives also deposits from its employés.

Lastly other deposits particularly interesting are those made by the young girls of the work-rooms.

During the year 1891-92 the amount of these deposits reached. 13,980.50 fr.

The number of working girls is 137.

The average amount of deposits is for each one. . . . . 102 francs.

The sacrifice imposed upon the Company by the service of the deposits may be estimated at. . . . . 31,077.90 fr.

XIII

PUBLIC WORSHIP

The Company supports all the expenses of the Roman Catholic worship. There are scarcely any dissenters ; they number 50 at most.

A pretty church has been built at Montceau in the Romanesque style, and parochial chapels at Bois-Duverne, Magny and Bellevue. They cost altogether 330,574 frcs, representing an annual interest of 13,222.96 frcs.

For a long time the priests who served Montceau, before it became first a parochial chapel and later on a parish church, were simply private chaplains remunerated by the Company.

Such is still the situation of the officiating priests of Magny, Bois du Verne and Bellevue.

The expense of keeping the churches in repair, presbyteries, church ornaments and of paying the priests amounted in 1891-92 to 44,207.95 fr. But at Montceau, liberty of conscience is scrupulously respected. People who know the place and are sincere, are agreed upon this point.

XIV

BAND

This Society, founded in 1858 as a band with brass instruments only, admitting other instruments later on. There are now 80 to 85 performers. It has gained a great number of prizes in competition with other bands, and is now classed among the standard ones. Connoisseurs declare it to be one of the best musical societies in France.

It frequently gives concerts which are always gratuitous. During summer, it plays every Thursday in a garden which the Company places at the disposal of the public.

During the year 1891-92 the band cost the Company 6,985 francs.

XV

BATHS

Free Baths established at Les Alouettes for workmen caused an expenditure of 9149.37 frcs in 1891-1892.

XVI

SUBSIDIES

The Company makes donations, bounties and even pays regular subsidies to a certain number of benevolent works in the country and elsewhere

XVII

THE GRATUITIES ON SAINT BARBARA'S DAY

Amounted in 1891-92 to 24,305.80 frcs.

XVIII

EMPLOYÉS' CLUB

The Company has fitted up and placed at the disposal of its Engineers and employés some very fine premises used as a club and pays besides subscriptions to several papers and reviews.

XIX

LIBRARY AND LECTURES

A *circulating library* has been established for two years at Montceau and has depots in the chief centres. It comprises about 600 volumes and is to be increased from year to year.

It is noticed that the school children, the young men belonging to the clubs, and especially the girls are almost the only ones who use the library, as the workmen hardly ever read anyting but the newspapers, but of these they read a great many. The paper the most largely circulated is *Le Travailleur du Sud-Est*, a non political weeky newspaper which treats economic and social questions, and gives all the local vews.

This papers has a regular circulation at Montceau of about 800 copies and in winter sometimes over 1000 copies.

The number of copies sold among the workmen indicates that there is a large number of readers among them.

The Societies' Review, established a short time since and appearing once a month has also a large circulation.

During winter, popular lectures for instruction enlivened generally by stereoptican views, are given in the school-rooms and club-rooms. They are very popular.

A yearly allowance of 360 frcs, is contributed to the library and lecture-bureau. But all important purchases, and heavy expenses are paid by the Company, and consequently the allowance is more than doubled.

XX

EVENING CLASSES FOR ADULTS

Evening classes are held during winter in all the boys schools; they are in charge of teachers, who do not teach during the day.

The attendance at these classes is optional. The scattered dwellings and the necessity of getting up often at two or three o'clock in the morning, prevent regular attendance, which is however satisfactory in several schools notwithstanding.

Young men who are fairly regular, number 200 to 520. These evening classes close at Easter when prizes are distributed.

XXI

SCHOLARSHIPS

Every year a jury formed of engineers and employés presides over the examinations, and awards certificates to the school-children who are entitled to them.

Scholarships and half-scholarships in educational establishments are granted to the most deserving pupils.

XXII

SEIZURES AND EXECUTIONS

Any one who has lived amongst the operative classes, knows that distress and seizure for debt constitute a real scourge. The workman whose wages have once been seized for debt, is liable to have the same repeated. What does it matter to him if the part of his wages seized is distributed between several creditors or given to only one? No doubt there are honourable exceptions, workmen are to be met with who are desirous of liberating themselves as soon as possible; but most of them give up struggling, get accustomed to writs of execution, and think only of getting credit without troubling themselves about how they are to meet their engagements.

On the other hand, the shopkeeper, having this means of getting his pay, does not hesitate to give credit, and through credit holds the workman, preventing him from supplying himself elsewhere.

At Montceau, seizures are numerous, though the proportion is not greater than in other industrial towns. A great many new hands, such as farm labourers, ruined vine-growers, or unemployed artisans, have their wages seized on the first pay day. But there are among them some very deserving people, who are worthy of help.

The Company has long preoccupied itself about this question and is seeking a remedy.

It has decided upon trying the following experiment : the most deserving of these workmen shall be chosen, they shall receive exempt from interest the necessary

advances for liberating themselves, with the obligation to pay ready money for everything in the future.

Agreements shall consequently be made with willing tradesmen through the society *The Prudence*, a popular bank of which we will speak further on, and which has already made several efforts to introduce cash payments into the workmen's habits.

If this system succeeds, and it certainly will, at least in part, it will be extended little by little, and it is to be hoped that seizures will become more and more rare.

WORKMEN'S ASSOCIATIONS

All the associations, and these will be reviewed hereafter, enjoy a complete autonomy. They manage their own affairs, they have drawn up their own rules and regulations and have fixed the rate of contributions. And if, members of the Company's personnel are to be found on all the Boards and Committees, it is because they are to be trusted, and because they have been nominated and freely elected.

Moreover, as we have already stated, when an opportunity presents itself, all these associations admit members who are strangers to the Company.

The Company provides the associations with premises, several of which are remarkable for their convenience; it also pays the expenses of lighting, and furnishes subsidies, the whole of which amount for the year 1891-92 to 23,442 frcs 95. Besides, their proposals and requests are always listened to and favours are readily granted as well as extraordinary subsidies, when they are really necessary

Once every month a Committee consisting of seven members, engineers and chief head-clerks, meets, the Head Manager presiding. The various associations are invited to send by turns 4 or 5 delegates to each meeting.

The delegates generally present a report in which they make known the things desired by the Societies they represent. The Committee always tries to answer their demands, and at the same time seizes the opportunity to put in some advice and observations.

Excellent results spring from this organization; its chief advantage is to bring into contact people who previously knew little of one another.

An account of the subsidies for the current month is drawn up before separating, and is signed for payment by the Head Manager. This amount is deposited with *The Prudence*, which thus becomes the bank of all the societies and opens an account with each of them.

1

SPORTING UNION OF MONTCEAU-LES-MINES

This is an association of all the societies engaged in physical exercises.

The object of this union is to bring the different Societies together, ensure a friendly understanding among them, increase their resources, diminish their general expenses, and unite their means of action, so as to accomplish the greatest amount of good possible for the interest of each individual.

Each Society belonging to the Union preserves its independence of action and its Committee of administration.

A Central Committee is charged with the common interest of the united societies.

This Central Committee consists of the Boards of all the societies.

The Chairman and the Vice-Chairman of the Union who are at the same time *ex officio* respectively Chairman and Vice-Chairman of the Central Committee, are elected by all the Boards of all the societies.

The Committee chooses a Secretary and a Treasurer from among its own members.

The full Committee meets usually once within the first fortnight of each quarter.

It also holds a special session whenever the Chairman thinks fit, or at the request of one of the adherent societies.

At every session it examines the questions inscribed on the order of the day, either by the Committee itself or by the Boards of the other societies.

For this purpose the various societies are requested to make known their desires before the meeting of the Committee.

A festival, preceded by an Annual General Meeting, takes place every year at the beginning of August.

Each society belonging to the Union must give in a return of the names of its members, showing the admissions, withdrawals, exclusions, etc.

Any member of the *Union* may, by paying his subscription to the Society to which he belongs, participate in the exercises of each of the federated societies on condition that he submitts to their rules and presenting himself either in uniform or wearing any insignia vouching for identity.

Lectures are given during winter, principally on subjects of political economy.

The societies connected with the Sporting Union are :

1. GUN CLUB

The Gun Club, established in 1879 at Bois-du-Verne by workmen, was in 1881 transferred to Montceau where it hasgrounds for target-practice. It numbers 111 active members, and receives an annual subsidy of 500 frcs. The ground and out-houses belong to the, Company; the arms and divers pieces of

furniture belong to the Club. The heavy repairs at the Stand are made by the Company.

The keeper's lodgings, which include at the same time a room for repairing arms and a meeting room for the Board, belong to the Society: it paid for them by means of an issue of obligations at 5 0/0 interest.

In case of dissolution of the Society, the Company will take back the keeper's house at cost price.

Target practice has greatly improved in the locality; young men who up to that time showed but little inclination for this sport, have begun to devote themselves to it, since the Athletic Association was founded.

2. THE GYMNASTIC CLUB

Established in 1883 it quickly developed, thanks to the protection of the Company, which paid for all its working apparatus, placed at its disposal commodious premises, and has allowed it an annual subsidy of 500 francs.

It is worthy of note that the gymnasts of Montceau have never had a professional instructor; they are self-taught; all the leaders are young workmen from the locality. This has not prevented the Society from gaining brilliant success in the various competitions for which it has entered, more especially at those at Paris June, 1889.

The regulations, which are rather strict ones, are accepted and carefully observed by the young men, who thus contract the habit of order and discipline. Every year several of them leave for the army whence they generally come back as non-commissioned officers and with good characters. While they are in active service, they maintain their relations with the Society which now and then sends them small presents.

The number of members varies considerably according to the season of the year; it is smaller during winter on account of the hamlets lying so far apart.

To counteract this drawback, a branch has just been founded in each hamlet, as each group of dwellings possesses a sufficient number of young men.

At present the number of gymnasts is 40 to 80; with the new branches it will reach 200 at least.

3. THE FENCING CLUB

The Fencing Club was founded in 1884 not long after the Gymnastic Club.

Its members are somewhat older, and many of them are ex-soldiers.

It numbers at present 82 members.

It receives an annual subsidy of 500 francs.

4. SAINT-HUBERT'S CLUB. (HUNTING HORNS.)

This Society founded in 1887 is, in a way, the Band of the Athletic Association. It numbers about 15 performers.

The Company provides it with musical instruments and allows it an annual subsidy of 250 frcs.

5. THE VELO CLUB

Established in 1892, it has 39 members, and receives a subsidy of 500 francs.

6. SOCIETY OF EX-SOLDIERS

Although they form a mutual Benefit Society, the soldiers out of active service have asked for and obtained permission to join the Athletic Club, that they may have a right to enter the target practice and to take part in the annual festival.

This society was established and regularly sanctioned in 1887. It admits without distinction workmen, employés of the Company and strangers: but the latter form but a small minority.

At the outset, this Society had no connection with the Company, and declared it did not desire to have any. In 1888 after some disappointments the office of President became vacant.

The General Meeting by a majority of two votes, elected one of the Company's employés, who had not stood candidate for it.

The newly elected President, after some hesitation, accepted the honour offered him and then set boldly to work, reorganized the Society and put it in working order. In the beginning of the year 1889, although his time of office was not at an end, he stood candidate for re-election and obtained an unanimity of votes less 25.

The success of the society is due solely to the attitude of the Company, which, without obtruding in the management, encouraged and befriended it.

The General Assembly, to testify its gratitude, proclaimed by acclamation the Head Manager and the Co-Manager of the Collieries, Honorary Presidents.

The Rules and Regulations of this Society are modelled after the Rules in the department of the Interior.

An annual subsidy of 2,400 francs paid by the Company is used for contracting a general insurance to provide for cases of death.

There are 450 members, including the following branch.

On the 1st January 1889, the society of ex-Soldiers secured the approval of a slight modification in its Rules, so that it may admit as members those who have received decorations or medals, and fire-men, although they may not have been soldiers.

The members of the Fire-Brigade deserve a special notice.

Established in 1886, the Fire-Brigade is encouraged by the Colliery Company, which places at its disposal the sum required to contract a general insurance against accidents.

It consists of 60 men and 3 officers.

This Brigade has rendered valuable services to the town of Montceau as well as to the surrounding parishes.

Since its establishment it has rendered service at 29 fires, in which four firemen were injured.

The Fire-Brigade possesses, besides its outfit, a fire-engine with all its necessary apparatus, a fire escape, and a water-tank. But it has at its disposal three other fire engines; two of which are worked by hand, one belongs to the Railway-Station and the other to the Company; the third, belonging also to the Company, is mounted on wheels so as to be moved about with horses.

By order of the Prefect of Saône-et-Loire, 20th March, 1889, the Fire-Brigade was authorized to form a branch of the ex-Soldiers' Mutual Benefit Society, by which means it was enabled during the year 1892 to pay the firemen the sum of 1330.75 fr. for the days when they were ill.

The members of the Humane Society numbering 35 are for the most part workmen, who have distinguished themselves by the rescues they have effected and have won medals.

II

RELIEVING OFFICE

The assistance given by the Company, both to its own workmen in needy circumstances, as well as strangers, having attained large proportions, a special service became necessary.

Hence the Head Manager of the Company founded a Relieving-Office, the Regulations of which are as follows :

ART. I. — It is decreed that a Committee entrusted with the distribution of the relief which our Company grants by favour, shall be established; that it shall be called " The Bureaux of Relief of *The Blanzy Colliery Company* ".

ART. II. — All the members of this Committee shall be appointed by us (there are at present 12 members.)

ART. III. - The region, inhabited by our workmen is divided into a certain number of territorial divisions as shown in the annexed table, and each of these divisions is to be entrusted to one or two members of the Committee.

The districts may be changed whenever such measures may be useful.

ART. V. — Every year, at their first sitting in January, the members of the Committee shall elect two Secretaries. The Secretaries shall keep an accurate account of all the applications received and relief granted; they shall forward every month to the Central Registry and Enquiry-Office a statement of the relief granted; they shall classify and record the information gathered concerning various poor families.

ART. VI. — Applications for relief may emanate either from the parties concerned or from any one else; and they shall be addressed to any member of the Committee, preferably to the member entrusted with the district where the person asking aid lives. Besides this the Secretaries shall receive applicants for relief on regular days, at certain definite hours. The applications are to be made known at the next meeting, as well as all the information which may have been gathered.

ART. VIII. — The relief granted shall consist in articles of food, clothes, bedding, etc., to receive which, cards shall be delivered signed by us or our agent and by the head-member for the district where the applicant resides. Money shall be granted only in exceptional cases, and on condition that the Overseer of the district shall see how it is used.

ART. X. — The relief-cards are placed in the hands of the person who has charge of the district and who is bound to deliver them within four days at the homes of the parties to be relieved.

When relief shall have been granted for a certain time as stated above, it will be sufficient for the Overseer to visit the relieved family once a month, to assure himself that the wants are real; for the remainder of the time it is only necessary to send the relief cards.

The Bureaux of Relief at Montceau shall grant relief only to the poor connected with the Colliery Company, as the others are relieved by Municipal Charity according to mutual agreement, and by a society that will be spoken of further on.

As needy workmen were found to reside in each of the parishes, it was soon ascertained that it was difficult for them to have their names put down at Montceau, and difficult for the Members of the Committee to take relief to their homes.

Therefore other Relieving Offices were established at Blanzy and St-Vallier, two parishes adjacent to Montceau, and at Bellevue, Bois du Verne and Les Alouettes.

The new Relieving Offices are conducted in a more democratic way than that of Montceau, which is about to be change its regulations. The labour element has numerous representatives, and the members are chosen by ballot.

III

YOUNG MEN'S ASSOCIATIONS

In the riots of 1882, about which there was made so much noise and whose importance has been greatly exaggerated, it was noticed that young men took the leading part. It was chiefly amongst them that were recruited the members of those secret societies, called by their members by the name of " chambres syndicales " but better known under the name of the Black Band (La Bande Noire).

The natural conclusion was that the best means of turning young men away from these malignant societies, was to induce them to form various associations, in which they could find innocent pastimes, and where their vigour might be employed to good purpose.

The young men's associations or clubs established with this intention are now six in number.

Each of them has its own private committee, thanks to which young men have a share in the management and so take upon themselves a part of the responsability. While leaving perfect liberty to members, the work of moralization is not overlooked.

The Rules and Regulations are almost the same for all of them; we shall give only those of Montceau.

THE MONTCEAU YOUNG MEN'S ASSOCIATION

This is the most important one. It numbers about 130 youths from 14 to 20 years of age; only a few are above twenty. It receives an annual subsidy of 1680 francs, has a Band, a Glee Club and a Dramatic Club.

It occupies very fine premises, placed at its disposal by the Company, and which moreover were built for the purpose.

THE MAGNY YOUNG MEN'S ASSOCIATION

Numbers about 60 single men and a few married ones. It receives an annual allowance of 720 francs and has a Glee Club.

Premises have also been built on purpose for this association, which is thus enabled to entertain its members and their relations at festivals and performances.

THE LE BOIS-DU-VERNE ASSOCIATION

Numbers about 60 young men, has a Glee Club and a band, and receives an annual allowance of 960 francs.

It also occupies fine premises.

THE SAINT-VALLIER YOUNG MEN'S ASSOCIATION

Numbers 40 youths, and receives a subsidy of 600 francs. A musical society is being formed.

THE BELLEVUE YOUNG MEN'S ASSOCIATION

Numbers 96 young men, and receives 720 francs.

Spacious quarters have just been provided for their accommodation.

THE BLANZY ASSOCIATION

Numbers about 30 young men, and receives 360 francs annually. It has now a band.

IV

MEN, WOMEN AND GIRLS' ASSOCIATIONS

Several societies or clubs have been founded where men resort to spend their leisure hours together in rooms provided by the Company.

The school mistresses have also founded a certain number of women and girls' associations under various names, such as The Children of Mary and the Christian Mothers.

These institutions, whose aim is essentially moral, are everywhere progres sing.

V

LA PRUDENCE

A POPULAR BANK

Joint-Stock Loan Society, established March 27th, 1887 by private deed deposited at M. Ray's notary at Montceau-les-Mines (Saône et-Loire).

ORIGIN OF LA PRUDENCE. — About the year 1885, several firms in Paris and elsewhere sent to Montceau as well as to most of the manufacturing centres, dishonest agents, who sold payable by instalments lottery bonds such as debentures of the " Crédit Foncier ", bonds of the city of Paris, of Lyons and of Brussels, etc. The operation was most simple : in consideration of a monthly instalment and of various commissions, subscribers had after full payment a right to one of these securities.

The securities might be genuine, but they were sold for twice their value, and there were 99 chances out of 100 that they would never be delivered.

A great number of workmen and a few trades-men were taken in; various events, more especially notices published in the local papers, aroused their mistrust; several of them thought it well to consult one of the Company's clerks and entrust him with the defence of their interests. A law suit was begun, which lasted a very long time with alternative loss and gain.

Thus brought into relation with their employers, workmen and tradesmen were willing enough to talk of their troubles. One and all complained that they were without defence against the dishonest agents who beset them on every side in order to impose upon them; some stated that, if it was difficult to earn money, it was still more difficult to keep it and make it increase; others deplored, when they needed an agent's help, being obliged to submit to hard conditions, etc. Little by little there arose the conception of a workmen's society which would undertake the care of all its member's affairs, such as investments, loans, discounts, buying of title-deeds, lawsuits, insurances, correspondence, liquidation and other kinds of business.

Such was the origin of *La Prudence*, which was founded in March 1887 with a capital of 12000 francs.

ORGANIZATION OF THE SOCIETY. — The Society has fine and commodious offices provided by the Blanzy Colliery Company free of cost; it is managed by a Director assisted by a Board numbering 15 members. Three auditors or commissionners are invested with full authority to control all accounts.

The capital is 118000 francs, divided into shares of 50 francs. There are now 880 shareholders, 3/4 of whom, at least, are workmen. 8 officials superintend the working of the various departments.

At the beginning, business was transacted only with members of the Society who all belonged to the personnel of the Blanzy Colliery Company. By degrees the work spread. To-day, *La Prudence* draws its patrons from every calling and deals with the public at large though offering special favours to sharcholders. It has been necessary to organize a number of special services.

1ly THE BANK. — This is the chief branch.

The following figures may convey an idea of its importance.

CHIEF ACCOUNTS DURING THE FIRST HALF-YEAR 1892

CASH STATEMENT

	francs
On the 1st January 1892, the cash-balance was.	101,059.28
Received.	1,697,316.60
Total	1,798,375.88
Paid out	1,794,299.76
Money on hand, 30th June 1892	4,076.12
Financial operations of the first half-year 1892	3,491,616.36
Ditto 1891.	2,544,186.48
Increase	947,429.88
Average daily amount in 1892, 150 days.	23,277 45
Ditto 1891, 150 days.	16,961.25
Daily increase.	6,316.20

PAPER DISCOUNTED

Amount of paper discounted during the first half-year of 1892. . .	597,292.70
Ditto 1891. . .	465,044.70
Increase	132,248.00

BILLS RECEIVABLE

	francs
On the 1st January 1892, we had in hand 79 promissory notes amounting to.	10,324.45
Received 1,683 promissory notes amounting to.	597,771.39
	608,095.84
Paid 1,538 bills amounting to.	592,745.59
On the 30th June 1892, 224 bills on hand amounting to.	15,350.25
General operations for the first half-year in 1892.	1,190,516.98
Ditto 1891.	946,263.17
Increase	244,253.81

BILLS FOR COLLECTION

On the 1st January 1892, we had 1,198 bills on hand amounting to.	183,534.65
	1,555,217.72
	1,738,752.37
Negociated 8,712 bills of exchange amounting to	1,430,416.78
On the 30th June 1892, we had on hand	308,335.59
General operations of the first half-year in 1892.	2,985,634.50
Ditto 1891.	2,102,738.41
Increase	882,896.09

BANKERS

General operations during the first half-year in 1892	2,321,617.08
Ditto 1891	1,675,515.13
Increase	646,101.95

RUNNING ACCOUNTS

Balance in favour of the bank 1st January 1892	109,139.45
There has been paid in.	464,968.10
	574,107.55
Per contra there has been paid out	424,008.98
Balance in excess of liabilities on 30th June 1892.	150,098.57
General operations during the first six months in 1892.	888,977.08
Ditto 1891.	606,813.96
Increase	282,163.12

SHAREHOLDERS' SAVINGS-BANK

	francs
Balance of this account on the 1st January 1892	53,166.26
Paid in	43,977.58
	97,143.84
Withdrawn	37,189.93
Balance on hand 30th June, 1892	59,953.79
General operations of the first six months of 1892.	81,167.49
Ditto 1891.	76,043.93
Increase	5,092.56
The general operations of the accounts during the first six months in 1892 amounted to.	7,724,641.68
The general operations of the accounts during the first six months in 1891 amounted to.	5,862,399.95
Increase	1,862,241.73

THE MONEY BOX SAVINGS-BANK

The balance of this account was on the 1st January 1892.	10,351.77
Paid in	1,696.70
	12,048.47
Withdrawn	1,005.97
In hand 30th June, 1892	11,042.50
General operations during the first six months in 1892.	2,702.67
Ditto 1891.	2,258.70
Increase	443.97

There is a small branch-establishment at Mont St Vincent, " chef-lieu " of a neighbouring " canton ".

2ly THE BUSINESS AGENCY. — The official intrusted with this branch, formerly notary and justice of the peace, is very well acquainted with the local customs.

The services rendered through the business agency are very much appreciated by the public as well as by its members.

Here is an approximative statement of affairs dealt with during the last four months:

Persons represented in Law Courts	164
Consultations.	220
Letters.	295
Affairs settled, reconciliations.	144

3ly THE RELIEF FUND. — It is a kind of mutual benefit society.

As the local benefit societies did not answer the wishes of the greater part of the workmen, a group of good-willed men after deliberation founded a new one. Carefully elaborated rules were submitted to the approval of the " Ligue nationale de Prévoyance et de Mutualité ", which includes among its members the greater part of the most eminent political men, with the President of the French Republic at its head. This League warmly endorsed these rules, correcting and improving them on some points so as to render them perfect. Strange to say, the Prefect's authorization could never be obtained. Such restraints are scarcely to be conceived. One must lay the blame to politics, which the administrative powers persist in seeing everywhere, and also on antiquated laws, which might have been wise in 1852, but ought to be altered now-a-days in order to favour the greatest possible amount of progress and freedom.

The difficulty has been turned in a very happy manner as regards law : instead of establishing an entirely independent Benefit Society, a Relief Fund has been grafted on *La Prudence*. It works in a way most satisfactory to all parties concerned.

4ly TWO SAVINGS-BANKS. — The one is destined for the Societies'members, and is called *The Ant* after *The Ant* in Paris; it uses part of the deposits to buy prize bonds. The other, called *The Money-Box*, is especially favoured by the Blanzy Colliery Company, which is security for the deposits and warrants a minimum interest of 4 0/0.

5ly BUILDING LOANS. — This is a new service which has been working only since 1st January 1893, and has already been explained ; see page 37.

This innovation possesses numerous advantages :

First for the workmen, who can borrow on very reasonable terms all the money they require for building purposes, instead of having to borrow right and left and pay high rates of interest;

Then for the public which has at hand sound investments likely to bring good interest, since he who is lucky enough to see his numbers come out in the first years, receives at once a premium of 20 0/0 ; investments offering the best guaranties ; investments, in short, very convenient, for, the debentures being transferable, their holder, who wishes to recover his money, can easily sell them as buyers are not wanting.

To conclude, there is just now a talk of organizing " *le Crédit Agricole* " that is Loan Societies for farmers at Montceau-les-Mines and in the surrounding districts. *La Prudence* is indicated for this new service and is preparing to correspond to the wishes of the country.

La Prudence is, above all others, the association where workmen's initiative

shows itself the most. The minutes of the Board's meetings are fraught with interest; one is surprised to find in them so many generous and new ideas. All the projects conceived by the members of the Board are not always realised, some, because they are not praticable, others, because they are not timely, and others because they would be too expensive, but all of them betoken a constant anxiety to do good, and a great intellectual activity.

La Prudence has gained an unprecedented success throughout the country; its progress has surpassed all expectations and is still increasing.

Such societies are invaluable for the education of workmen on matters of Social Economy; they encourage small savings and cause them to bear fruit, they facilitate small investments, supply particulars of every kind, render those many little daily services needed by the labouring classes. At the same time they establish a kind of brotherhood and solidarity between employers, workers and the other inhabitants of the locality; they may to some extent take the place of co-operative societies by being intermediaries between providers and consumers and by bringing the former to accept conditions favourable to both parties.

The Blanzy Colliery Company has understood all these fatcs; therefore it has encouraged and still does encourage *La Prudence* as much as possible. The Company provides it with very fine premises, the first story of which is fitted up as a club-room for the shareholders; has with it a running account at 4 0/0, which permits it never to keep unproductive money on hand; pays a small subsidy for trifling services such as letters, consultations, representation in the law courts, etc., rendered free of cost to workmen; transacts business with it to a great extent; and has lately entrusted to it the work of the building-loans, granting it at the same time a regular premium for each new house build through its aid.

It will surely be of some interest now to read the Rules and Regulations of *La Prudence*, in order thoroughly to understand the working of such an important institution.

RULES AND REGULATIONS

OF

" LA PRUDENCE "

A JOINT—STOCK LOAN ASSOCIATION

" LA PRUDENCE, SOCIÉTÉ ANONYME DE CRÉDIT A CAPITAL VARIABLE "

MONTCEAU-LES-MINES (SAONE-ET-LOIRE)

Le frère aidé de son frère est comme une ville forte. (BOSSUET.)

J'appellerais volontiers l'économie la seconde providence du genre humain. (MIRABEAU.)

RULES

NATURE AND AIM OF THE SOCIETY

ART. I. — A joint-stock loan society is established at Montceau-les-Mines under the name of " *La Prudence* ". Its objects are to encourage small savings, to collect them and cause them to thrive in the country, to render thrift easier, and to help workmen by granting them loans at moderate rates and even free of cost, by taking charge gratuitously of their various affairs, such as : correspondance, law-suits, insurance, and the settlement of business.

THE HEAD OFFICES OF THE SOCIETY

II. — The head offices of the Society are established at Montceau-les-Mines. The necessary premises shall be chosen by the Board of Directors.

DURATION

III. — The duration of the Society is fixed at ten years, beginning on the 27th March 1887.

One year at least before the expiration of these ten years, a special General Assembly may extend its duration, if a resolution is carried by a majority representing no less than 3/4 of the capital stock. This decision shall be obligatory on all the members.

CAPITAL OF THE SOCIETY

IV. — The capital originally fixed at 12,000 francs, may be increased or reduced.

It shall never be reduced through withdrawal of deposits below a fifth of the amount subscribed. Any increase of the capital shall be voted by a General Assembly in which 3/4 at least of the shares shall be represented.

V. — The capital stock is divided into shares of fifty francs (£ 2) each, which are to be paid, a tenth part on subscribing and the remainder by way of monthly instalments the minimum of which is decreed by the Board. Payment in advance is allowed.

Delay in the deposits may cause the exclusion of a member.

VI. — The certificates of stock are delivered only when the shares have been paid up. They must bear the signature of the Chairman and of the Board Clerk, as well as that of the Society's Manager and that of the title-holder.

They are to be given out of a register with counterfoils; and the counterfoils to be signed by the bondholder and by the Society's Manager.

If the shareholder is unable to sign his name, this fact shall be mentioned upon the certificate of stock and upon the counterfoil and subscribed to by two witnesses.

VII. — Shares remain always nominal and cannot be transferred. But they may be turned over to the Society as security warranty for a payment.

SHAREHOLDERS

VIII. — Only those living in the *canton* of Montceau-les-Mines or in an adjoining parish are entitled to become shareholders; they must besides be accepted by the Board. But all employés of the Blanzy Colliery Company may become shareholders, whatever may be their place of residence.

Women, and children above 7 years of age, may be admitted, provided they are duly authorized, assisted or represented if need be.

IX. — The shareholders are divided into two classes: the honorary shareholders and the ordinary shareholders.

The former pledge themselves not to receive any dividend exceeding a 5 0/0 interest on their deposits; they have a right to their share in the reserve fund, and can subscribe to any number of shares; and have in the General Assemblies the number of votes their shares confer upon them, subject to Art. XXVI.

The ordinary shareholders shall not possess more than 20 shares each. Moreover, the Board shall not assign to strangers to the Blanzy Colliery Company more than a quarter of each new issue of shares.

The shareholders shall be responsible only for the amount of the shares for which they subscribe.

RESIGNATION

X. — Except in the case in which the capital should be found reduced to the minimum fixed by Art. IV, every member may, during the first nine months of the financial year, obtain the reimbursement of the whole or of a part of his shares.

EXCLUSIONS

XI. — According to the provisions of Art. 52, Law of the 24th July, 1867, there shall be removed from the books of the Society the names of those members who have left the country, or, as in the case foreseen in paragraph 2 of art. 8, or for any other reason whatever, shall have ceased to belong to the Colliery Company; those who may have seriously disturbed order, either in the general assemblies, in the meetings of the Board of Directors, or in the establishments of the Company; those who may have violated the present Rules or the regulations for internal order ordained by the Board; those who may have committed an act prejudicial to the Society; those who may have been convicted for some disgraceful act; lastly those whose conduct, may be apt to affect the dignity of the Society.

While waiting for the decision of the general assembly, the Board of Directors may suspend all rights of the shareholder from the day on which the said Board has resolved to propose his exclusion.

WITHDRAWAL OF DEPOSITS

XII. — The shareholders who have resigned or have been excluded from the Society, lose all rights to the reserve fund and to dividends not yet distributed. They have only a claim to the restitution of their deposits minus their entrance fees.

XIII. — In case of the death, failure, insolvency, absence, or interdiction of a shareholder, his heirs or assignees may recover his portion on the same conditions as for those who withdraw or are excluded. They shall have no right, under any pretext whatever, to claim the affixing of the seals, to make an inventory, or take any step that might impede the course of the Society's affairs.

XIV. — The accounts of members who are either dead, bankrupt, lying under an interdict, excluded for any reason whatever, or have resigned, shall not be paid till three months after their death, failure, resignation, etc., and without prejudice to the application of art. 52 *in fine*, of the law of July 24th 1867.

MANAGEMENT

XV. — The management of the Society is entrusted to a Manager elected by the General Assembly of the shareholders, and assisted by a board of 15 members also appointed by the General Assembly of the shareholders.

XVI. — No person shall be elected Manager or member of the Board, who is not a shareholder, not of age or not possessed of a number of shares fixed by the Board, but which are liable to vary with the amount of capital-stock.

XVII. — The Manager is appointed for a term of indefinite length, and remains in office till he resigns or is dismissed by the General Assembly of the shareholders.

Every year a third of the Board is renewed ; the first two thirds to be replaced, are determined by ballot ; the out-going members may be reelected.

In case of the death, resignation, legal absence or other incapacity of a member of the Board, he is provisionally replaced by a vote of the Board. The substitute member thus elected shall remain in office only for the remainder of the term of the member whom he replaces ; but he may be reelected as well as the other administrators.

XVIII. — The Board appoints every year a President, a vice-President and a Clerk, at its first meeting following the annual General Assembly.

The Board's decisions, to hold good, must be made when at least half of its members are present. Should the number of votes recorded on each side be the same, the President has a casting vote.

XIX. — The Board meets once a month, or oftener if circumstances require it, on the summons of the Manager. Moreover, the Board is bound to meet within three days, if three of the members demand it. The request must be a written one and addressed to the President.

Any member who has missed three meetings in the same year and does not give a satisfactory explanation for having done so, shall be considered as having resigned.

XX. — The Manager has charge of both the assets and the liabilities as well as all the property and business transactions of the Society; chooses his necessary staff, and takes any step he thinks advisable. His signature is binding on the Society. At each meeting of the Board he must give an account of what he has done during the preceding month and state what projects he has under consideration. The Manager is authorized to give power of attorney to whomsoever he pleases to choose, and to delegate, to another all the power conferred upon him by the present Rules.

XXI. — The Board decides without appeal upon the applications for admission and moves the resolution for exclusions of members, at the general meetings; it reviews the Manager's administration and controls it.

Any conflicts that may arise between the Manager and the Board, shall be submitted to the General Assembly specially summoned for this purpose. The Manager has the right to take the initiative in such convocation.

XXII. — Minutes of the proceedings of every meeting of the Board are kept, and signed by two of the members in attendance and the Board's Clerk.

XXIII. — On the Manager's proposal, the Board can set up local committees and branches in the most important parts of the neighbourhood. The aim of the branch committees shall be to give information as complete and circumstantial as possible to the Manager, and to be so many intermediary agents between him and remote members and clients.

The division into branches has for object to render the working of the Society easier in case its development should make it necessary.

XXIV. — The General Assembly selects every year three delegates to overlook the Society's dealings; their duties are determined by paragraphs 32,

33 and 34 of the law of the 24th July 1867. Moreover, auditors, numbering two at least, shall once a month and on the day chosen by them, inspect all the various books, bill-portfolios and documents of the Society, but without removing them. They may forward their remarks to the Chairman of the Board and demand explanations.

XXV. — The members of the Board serve without pay. Their responsibility is regulated by the law of the 24th July, 1867.

XXVI. — The General Assembly is composed of all the shareholders. Each shareholder has a right to give power of attorney to another shareholder, and an ordinary letter is sufficient to prove the mandate. No one shall be allowed to cast more than ten votes, either as proxy or as share-holder. Moreover, members must conform to the art. 27 et seq. of the law of 24th July 1867.

XXVII. — The General Assembly is presided over by the Chairman of the Board and in his absence of by the Vice-Chairman; it decides without appeal all cases not settled by the Rules. Votes are taken by the uplifted hand, or by ballot if at least ten members demand it; the decisions of the General Assembly are binding on all the members of the Society. The journal of the proceedings is signed by the members of the Board in attendance.

XXVIII. — An annual regular General Assembly shall be held during the month of March.

An account shall there be rendered of the transactions of the Society, the vacancies filled up by elections, the balance sheet of accounts approved and different questions under consideration examined.

XXIX. — Extraordinary General Assemblies shall be convened, whenever the Board thinks it advantageous or the Delegates consider it to be necessary. A notice, stating for what purpose the meeting is called, must be sent to each shareholder at least three days in advance.

THE SOCIETY'S TRANSACTIONS

XXX. — *La Prudence* transacts for the public, as well as for its own members, all banking operations such as : discounts, loans on mortgages, running accounts, deposits, collecting outstanding debts, etc. It undertakes besides all legal affairs, insurances, etc. Special terms decided by the Board are granted to the members.

XXXI. — The financial year begins on the 1st January and ends on the 31st December; on the 1th July an abstract statement of the situation of the past months is drawn up by the Board; and, at the end of every financial year, a general inventory is taken in accordance with art. 9 of the Code of Commerce. The bad debts shall be reckoned as lost and shall not be brought into the accounts.

XXXII. — Out of the net profits shown by the annual inventory after having deducted all charges and expenses, a further deduction shall be made, on the proposal of the Board, to create and maintain a Reserve Fund. The amount of this deduction shall be determined by the General Assembly, and it shall cease to be obligatory, when the Reserve Fund has reached half the amount of the capital. The use of the sums composing the Reserve Fund is determined by the Board.

XXXIII. — The net profits, minus the endowment of the Reserve Fund, shall be divided among the shareholders. The dividends shall be paid to the owner of every share or to his order, at the Society's offices, from the day appointed by the Board.

Only those shares shall have a right to the dividends, which are half paid up at the time of the settling of accounts; the others shall entitle the owners to an interest fixed every year by the Board.

XXIV. — The dividends not immediately claimed shall not draw interest; those not claimed two years after being due shall revert to the Society through default.

RELIEF FUND

XXXV. — A Relief Fund shall be established by *La Prudence*. It shall be exclusively supported by donations or voluntary contributions. The operations of this fund shall be the object of special regulations.

DISSOLUTION

XXXVI. — The Society is not dissolved by the death, withdrawal, exclusion, interdiction or failure of one or more of its members. But the dissolution may be demanded before the expiration of the term fixed for its duration, in the following cases :

1. If, through successive losses, the stock capital is reduced to less than half its amount;

2. If the number of the members is less than seven;

3. And in any case if the Board or any twenty members demand it and it is approved by the owners of 3/4 of the joint stock.

LIQUIDATION

XXXVII. — In case of dissolution or of regular cessation, the general assembly appoints, by the majority of votes, one or more receivers to take charge of the stock, settle up the business of the Society, and to divide the net proceeds among the shareholders in proportion to the number of their shares.

XXXVIII. — While the business is being closed up, the General Assembly preserves its rights, but the appointment of a receiver puts an end to the office of the members of the Board.

The first division of proceeds shall not take place till three months after the dissolution has been decided upon; the last division shall be advertised in one of the local papers. The shareholders shall be bound to apply for their money during the year following the insertion of this advertisement.

This delay once expired, the liquidation shall be closed.

Those who shall not have applied, shall forfeit their claim, and their share in the Society's assets shall be the object of a supplementary division among the other shareholders.

Interpretation of the Rules

XXXIX. — Any difficulty arising as to the meaning of the Rules, or any difference between the members in regard to the Society, shall be settled by the Board; the members renouncing all recourse to law proceedings. The violation of this enactment shall entail exclusion.

General stipulations

XL. — No modification shall be made in the present regulations except by a General Assembly representing at least 3/4 of the whole capital.

XLI. — Details omitted in the present Rules shall be provided for by the Board by special regulations, or by a register of the proceedings of its meetings, but without altering the aforesaid Rules.

XLII. — Moreover the Society shall be administered by the law of 24th July, 1867 (sections II, III, IV).

The present Rules result:
From the charter of the Society dated March 27th, 1887, deposited with M. Ray, notary at Montceau-les-Mines;
From a first modification made by decision of the General Assembly dated September 8th, 1889;
From a second modification made in compliance with a decision of the General Assembly dated December 20th, 1891.

REGULATIONS

ENACTED BY THE BOARD OF DIRECTORS

Admissions

Art. I. — Every candidate wishing to become a shareholder of the Society, must forward his application to the Chairman of the local Board of his district if there is a local Board, or in default of it to the Chairman of the central Board; and give in full his surname, Christian name, age, place of residence and calling. He must moreover pledge himself to pay an entrance fee, determined by the Board, and purchase at least one share.

II. — The local Committee forwards the application, with its opinion on it, to the Board, which decides the matter at either its first or second meeting; whatever the Board's decision may be, its motives are to be kept secret.
In case of admittance, notice is given through the Manager to the party interested, within three days.

III. — The new member must pay his entrance fee either at the office of *La Prudence*, or at the office of the local Committee of his district if there is one, within a week following his notice of admitance, unless he has obtained a longer delay.

The monthly subscriptions are to be paid during the first week of every month. A minimum liable to variation is fixed by the Board, and is made known to the public by a bill posted in the Society's offices.

Exclusions

IV. — When an exclusion is decided upon in the cases foreseen by the Rules, notice is served on the party concerned three days after the Board's decision, and again three days after the final decision of the general assembly. The two notices are sent through the Director in a registered letter. No motive for the exclusion is to be given.

Account-books

V. — Every shareholder receives after payment of his entrance-fee and the deposit of the first tenth part of his share, an account-book in which are kept with necessary details all his financial transactions. He thus knows exactly the amounts of his debits and credits with the Society.

VI. — In case of the loss of his account-book, the shareholder must immediately inform the director of the Society under penalty of being held responsible for payments which might be made into other hands than his own.

VII. — The account-book and its duplicates, if there be any, are paid for by the shareholder.

Reception of applications

VIII. — The Society's offices are opened both for the shareholders and the general public every day from 7 to 11 A. M. and from 1 to 6 P. M., Sundays and holidays excepted.

By exception they shall be open, but only to shareholders, on the Sundays following the pay day at the Company's offices from 1 to 3 P. M.

Purchase of stock certificates

IX. — The orders to buy stocks shall be forwarded direct to the Society's Stockbroker. From the day of the purchase the giver of the order is the sole owner, and has the right to all dividends, ballots and every other advantage conferred by the possesion of the Stock.

X. — Whosoever borrows money of the Society to buy shares or bonds must pledge himself to pay the brokerage and postage; to reimburse the loan by monthly instalments, at the rate of 1/20 per month; to pay interest on the sum borrowed; and to leave his stock certificate as a security in the Society's coffers, until he has entirely cleared up all liabilities, in order that steps may be taken according to paragraph 93 of the Code of commerce in case of non-payment.

XI. — The Board may, upon the Manager's proposal and at the request of the party concerned, grant delays to the latter and allow him to liberate himself by smaller instalments.

XII. — The interest is paid at the end of every financial year, at latest on the 15th January, and on the day of the last deposit.

At the end of the financial year, the amount of the monthly payments made is deducted from the amount borrowed; the remainder alone continues to bear interest.

CUSTODY OF THE STOCK CERTIFICATES

XIII. — The duties of the Society shall be to keep the stock certificates not yet entirely paid up, in its possession; to draw the dividends when due, to credit their owners with the amount, and to look after the drawing of lots.

The Society shall also take charge of all stock certificates which it does not detain as guaranties, in consideration of 1/10 % a year of the nominal value of the stock or bonds entrusted to it.

DEPOSITS

XIV. — When the Board of Directors think it convenient, the Society shall accept deposits at rates determined by the aforesaid Board. A notice shall in consequence be posted up in the Society's offices.

LOANS

XV. — Shareholders who contract direct loans with the Society, shall be favoured with a special rate of interest, agreed upon by the Board and liable to vary according to circumstances.

DIVERS AFFAIRS

XVI. — The Society's Manager shall be at the disposal of shareholders and even of strangers, for correspondence, legal affairs, information, etc.

Shareholders alone shall have a right to such services free of cost; strangers shall pay a fee varying for each case, the amount of which shall be paid to the joint-stock.

RELIEF FUND

XVII. — A fund is established by application of the art. XXXV of the Rules, for the assistance of members in the various circumstances of life.

XVIII. — Every shareholder of *La Prudence* can be admitted to benefit by this fund if he fulfills the following conditions :

To have paid for at least 1/10 of a share more than three months beforehand;

Not to be more than 50 years of age at the time of admission; exception is made for the shareholders admitted before the creation of this relief fund;

Not to belong to more than one mutual benefit Society.

XIX. — Applications for admission are to be forwarded to the members of the Local Committees in pursuance to paragraph 23 of the Rules, or to the Chairman of the Board. They are discussed and admitted by a majority of votes, in the branch meetings, in accordance with the above named art. XXIII.

The participating members, once admitted, can only withdraw after having given one month's notice.

XX. — For members admitted to share in the Relief Fund, the minimum of the monthly instalments spoken of in paragraph 5 of the statutes, is fixed as follows :

For children of both sexes from 7 to 13 years of age, .50 fr.;
For children of both sexes from 13 to 16 years of age, 1 franc;
For men above 16 years, 2 francs;
For women above 16 years, 1 fr.

Their shares once entirely paid, members of the Relief Fund shall be no longer bound to pay monthly subscriptions; the deductions spoken of in art. XXIV below, can be made at the time of liquidation out of the sums paid for the aforesaid shares, reserving to make up the latter as specified by the Board.

If the members sharing in the Relief Fund have deposits in *La Prudence*, the deductions of Art. 25 may be made on these deposits.

XXI. — The members sharing in the Relief Fund must address all their applications to their local Commitees. Answers shall be sent them through the same channel.

XXII. — Every case shall be attended to separately by the Board of *La Prudence*, in the same order as the applications are received; but cases of illness or injuries being by far the most frequent, it has been deemed necessary to enact regulations as follows :

XXIII. — The members of the Relief-Fund have a right to medical attendance and a daily allowance during six months at most, in case of illness or of accidental injury. The daily allowance is 1.50 fr. for men above 16 years of age; .75 fr. for women above 16 years; .75 fr. for children of both sexes from 13 to 16; and .25 fr. for children of both sexes between 7 and 13 years of age.

In case of illness the allowance is due only on the fourth day; in case of accident, the first day and thereafter.

The allowance is granted and paid upon the presentation of two certificates stating when work ceased and when it was resumed ; one certificate must be signed by a doctor, and the other by two witnesses, shareholders of *La Prudence*, who not are relatives of the party concerned.

XXIV. — A liquidation of the Relief Fund shall take place at the end of every year.

Out of the total of the instalments paid by each member, or of the amount of his shares, or of his deposits as stated in art. 20, a uniform sum for all members of the same category shall previously be deducted; which shall not exceed 3/4 of the instalments established by art. 20, in order to meet all the expenses caused during the year by the working of the Relief Fund. The sum which remains out of each member's subscriptions shall be first employed to pay off his shares, if he has any ; then set down to his account on his book; or else employed in any beneficial way he may choose. But it shall only be paid to him in virtue of a special decision of the Board.

If, after the annual liquidation is made, there is deficit in the Relief Fund, the Board shall take the necessary steps, after having consulted the parties concerned.

XXV. — On the death of a man above 16 years of age, or of a woman who is mother of family, a shareholder of *La Prudence* and a participating member

of the Relief Fund, all men above 16 years of age and all women who are mothers of families shall pay an extra subscription of 1 franc.

Out of the amount of these subscriptions a sum, provisionally limited to the amount of 500 francs, shall be first deducted by the Board and freely employed by it for the benefit of the widow, the children or parents of the deceased.

This sum shall remain in the Relief Fund if the deceased has no heir, or if his heirs need no help or are unworthy of it.

The surplus of the amount of the extra-subscriptions shall be reserved, in order to make up the sum decided on by the Board, in case it should not be reached, owing to the diminution of the members.

XXVI. — The points concerning the Relief Fund not foreseen in the present Regulations shall be settled by the Board of *La Prudence*, which in all cases shall act according to the principles laid down the *Ligue de Prévoyance et de Mutualité* and deposited in the offices of *La Prudence*.

GENERAL DISPOSITIONS

XXVII. — A list of the names of the members of the Board and of the commissionners shall be posted up in the Society's office.

The increase of the capital and the conditions for making deposits shall be made known in the same way.

Any person wishing to post up any advertisement whatever in the Society's office, shall have to pay a tax determined in each case by the Board.

XXVIII. — The present regulations shall be inserted in every account-book and every shareholder shall pledge himself to submit to them. The Board can alter them whenever it thinks it advisable.

The alterations, to become compulsory, must be made known to the shareholders by private letter.

The above regulations result :

From a decision of the Board dated March 27th, 1887, ratified by the Genera Assembly the same day;

From a first modification made at the session of the Board as well as by the General Assembly on the 8th September, 1889;

From a second modification made during the session of the Board as well as by the General Assembly on December 20th, 1891.

VI

" LA PHYSIOPHILE "

La Physiophile, authorized by order of the Prefect dated July, 1888, but already in existence for several years, is a group of young men who have formed a society for the purpose of study and especially for the study of the Natural sciences. It numbers about thirty members belonging to all classes of society. The Company provides them with rooms and pays them an annual subsidy of 350 francs.

La Physiophile is directed by one of the Engineers chosen by the members from the Company's staff.

During winter they study, organize classes and lectures; during summer they make excursions, in company very often with similar societies of Le Creusot, Autun and Chalon. A few essays have already been published especially in the Societies' Review. Collections of specimens are being formed.

VII

CONFERENCE OF SAINT VINCENT DE PAUL

This Society which numbers about thirty active members and a few honorary ones, was founded in 1884.

It follows the same regulations as all the societies of this kind, and draws its members both from the Company and from strangers.

They visit the poor at their homes and carry them relief; though, owing to an agreement with the Bureaux of Relief, they take care only of the indigent who are strangers to the Company, as the Relieving offices take charge of the others.

The Conference receives also, not as a regular subsidy, which is fordidden by its Regulations, but as gifts, an annual sum of 600 francs. A generous benefactor gives also a like sum.

Here is an abstract statement of the returns for the year 1892.

In 1892, 35 families were visited and relieved.

		francs
The following aid was given them. . .	3416 kil. of bread.	1024.80
	220 kil. of bacon.	308
	22 kil. of meat for sick people.	26.40
	Wine for sick patients.	15.50
	Boots.	40.90
	Suits for children's first communion, and various clothes, dresses and linen.	137.40
	Christmas tree.	68.75
	Sundries.	68.95
	Total.	1690.70 (1).

1. Upon the application of the Conference the Company has besides given 207 hectolitres of fuel to the families visited.

	francs		
Their resources consisted of :			
Gifts,	1,215	»	
Proceeds of collections made at the meetings and at church,	618	20	
Brought forward from last year's account,	5	90	
Total.	1,839	10	
Balance in hand, on December 31st, 1892.			148.40

VIII

WOMEN'S CHARITY CLUB

A working-club where ladies meet in order to make clothes for the poor, receives an annual subsidy of 600 francs.

IX

ORPHANAGE

In the parish of Blanzy there exists an orphanage for girls, and in the parish of Marigny one for boys. Both are under the same management.

The Company takes an interest in these establishments, and pays entirely or partially board and tuition for a number of orphans or deserted children of the locality, placed there by their relations.

The Company grinds gratuitously all the corn necessary for the use of the inmates of these establishments.

X

CO-OPERATIVE BAKEHOUSES

There are about 20 in the locality; several have applied for the protection of the Company, which lets them premises at reduced rents.

Others have opened accounts with *La Prudence* and a few have remained absolutely independent.

Four or five have begun to sell groceries, salt-provisions, etc.; it is probable that by degrees they will all follow this example.

XI

THE DIRECTING COMMITTEE OF THE SOCIETIES

This subject is treated on pages 20 and 47. We cannot do better than refer the reader to them.

XII

COMMITTEE FOR THE DISTRIBUTION OF RELIEF TO ORPHANS

In 1890 and 1891 a subscription was got up by the workmen to erect a statue to M. Jules Chagot, the real founder of the town and of the Company, left a balance of 11,000 francs, all expenses paid. It was agreed that this sum should be invested, and that the annual interests should be distributed after a twelvemonth to the children of employés killed in the works of the Colliery.

A first distribution was then to take place in 1892; but there were at that time no such children; so the sum so be distributed was reserved for another year.

XIII

EDITING COMMITTEE OF THE SOCIETIES' REVIEW

A certain number of the societies associated published for the first time, in 1892 a small monthly Review, which is their organ. It renders real service. The editing and management are entrusted to a Committee including one or two delegates from societies taking an interest in the Review.

XIV

PUBLIC SOUP-KITCHEN ON THE CANAL-WHARF

A soup-kitchen was established in 1892, as a cooperative society, for the use of the canal-wharf workmen.

ITS RULES AND REGULATIONS ARE AS FOLLOWS :

Object, name, duration, registered head office

ART. I. — There has been formed between checkers, markers, male and female sorters, screeners on the canal-wharf, a *Cooperative Society* with unlimited capital and a

fluctuating membership. Its object is to provide its subscribers with one or more meals a day on the best possible conditions.

ART. II. — The society takes the name of *Fourneau économique du port*, i. e. *Public Soup-kitchen of the wharf.*

Its duration is fixed for ten years dating from the day of the constitutive deed, and its registered office is at Montceau-les-Mines.

Stock

ART. III. — The present Society has no other capital than the proceeds derived from the sale of articles of food to the public.

The Blanzy Colliery Company, as an encouragement to this Society, provides it gratuitously with the premises and working stock, and advances it the necessary cash; the founders being securities for the whole.

Members

ART. IV. — The Society consists of members, founders, and a Manager.

ART. V. — All the workmen, markers, sorters male and female on the canal wharf, who have acquired counters in accordance with the rules, may be *Members.*

ART. VI. — The *Head Members* are those who share in the management of the Society, and are accountable to the Company for the repayment of the sums that the Company advances for the keeping in repair of the premises and of the working stock, etc.

ART. VII. — The First Head Members shall be chosen by the Manager of the Cooperative Society; their number is not limited; it can be increased by admitting new members who must fulfill the following requirements :

1. Be proposed by two head members;
2. Possess in the workshop as well as out of it a blameless character, and be held in general esteem;
3. Be admitted by the Board.

ART. VIII. — The Manager of the Cooperative Society is chosen among the foremen and overseers, and appointed by the Company's Manager.

Management

ART. IX. — The management of the society's affairs is entrusted to a Board of Directors consisting of persons elected by Head Members at a general meeting.

One third of the Board taken in rotation shall retire annually. The retiring members are not eligible for re-election, until after six months have elapsed.

The Board proposes to the votes of the Head Members a certain number of candidates at least double the number to be elected.

ART. X. — *The Board of Directors* discusses and approves the agreements drawn

up with the tradesmen, to organize and look after the sale and return of counters, the accounts, and the general affairs of the Society. If the Directors deem it expedient, they can form themselves into sub-committees, each one having its own particular duties.

ART. XI. — Once every year a General Assembly of all the members of the Society shall be held, in which an account shall be given of the arrangements and affairs of the previous year.

ART. XII. — The Director summons and presides over the Board as well as over meetings of the head members. He has a casting vote in case of equal division; he has the right of veto against all the measures taken by the Board. He summons and presides over the Annual General Assembly of the members.

Admission and exclusion of members

ART. XIII. — The applications for admittance or exclusion must be addressed to the Director, who alone is charged to submit them to the decision of the Board.

ART. XIV. — As to the admitttance of new members, one opposing vote is sufficient to delay the admission of a candidate; in case of opposition the Director must make enquiries and decide if there is any objection to each candidate's being a second time presented for election at the next meeting. A relative majority is then sufficient to procure admittance.

ART. XV. — The verdict of exclusion passed by the Board is supreme. No motive shall be assigned to the excluded member.

ART. XVI. — Any workman giving up his place at the canal-wharf or leaving the Company, shall cease to belong to the Society.

ART. XVII. — In case of exclusion, the Member has only a right to the re-imbursement of the counters he has bought in a regular way, and has not utilized. In case of departure or of withdrawal, he shall be entitled, after liquidation, to a share in the profits proportional to his purchases.

Annual liquidation

ART. XVIII. — Every year on the 31st December the balance sheet shall be drawn up; a complete liquidation shall be effected and a distribution made of the profits among the members.

A previous deduction of 10 0/0 shall be made to be distributed among the Head Members in proportion to their responsibility. The remainder shall be divided among all the customers, including the Head Members, in proportion to their purchases, and shall be paid within the three months which follow the closing of the year's expenses.

Material organization

ART. XIX. — The soup-kitchen shall deliver portions only to the workmen who are actually employed in the yard.

A meal shall consist of a portion of soup at 10 centimes a plate of meat and a piece of bread at 20 centimes Both may be delivered separately.

The portions shall be served in separate bowls; and shall be delivered to workmen in exchange for counters which they have previously bought, in compliance with the arrangement determined by the Board.

Accounts

Art. XX. — To facilitate the working of the soup-kitchen, the Company consents to deduct from the wages of the customers the price of the counters, which canthus be sold on credit. They allow all the accounts to be kept by their employés.

From May to December 1892, 52,588 portions were distributed; up to that time the soup-kitchen was a loser by about 1161 francs.

The Company made good the deficiency.

Such are the institutions and associations working at the present time at the Blanzy Collieries. To-morrow their number may be increased, alterations and improvements may be made; for the Company is on the watch for any kind of progress or improvement. And the workmen too, for their part, having once begun a series of enterprises for the improvement of their condition, are sure to carry their projects to a successful issue.

SACRIFICES MADE BY THE BLANZY COLLIERY COMPANY

during the year 1891-92

for the benefit of its personnel

over and above the wages and salaries paid

All these institutions and associations involve heavy sacrifices which at the time of the Paris Exhibition amounted to 1,118,995.89 fr. Since 1889 they have still increased.

The following are the details for 1891-92.

MASTERS INSTITUTIONS

			francs
Bureaux of Relief; grant of a subsidy.			219,813.20
Medical service	Salaries of doctors.	30,300 »	57,625.02
	Annual (1) interest on cost of a hospital, dwellings, etc.	10,035.63	
	Keeping the buildings in repair. . . .	17,289.39	
Superannuation fund	For the workmen.	112,517.25	148,724.76
	For the Engineers, Doctors and Employés.	36,207.51	
Dwellings (interest on building expenses, keeping in repair, taxes and insurance premium.			240,895.74
To be carried forward			667,058.72

(1) All interests are reckoned at the rate of 4 0/0 save on money deposits,

		francs
Carried forward		667,058.79
Houses built by workmen, — grants of ground and money advanced. (Loss of interest)		7,797.50
Schools and Work-rooms	Annual interest on the building expenses	40,299.68
	Annual interest on the expenses for purchase of school furniture	1,227.92
	Annual interest on the expenses for purchase of furniture for the work-rooms.	2,089.26
	Keeping in repair the schools and work-rooms.	64,215.50
	Keeping in repair the furniture, and salaries of schoolmasters and schoolmistresses	107,535.44
	Gratuities to the women of the workrooms.	2,554.50
		217,922.30
Fuel for workmen and employés		396,716.20
Articles of food	Money lost through the mill.	16,303.54
	Money lost through the Bakery.	14,094.69
		30,398.23
Money deposits (Loss of interest)		31,077.90
Public Worship	Annual interest on the cost of the establishment of churches and parochial chapels.	13,222.96
	Salaries of the priests, and keeping the buildings in repair.	44,207.95
Band, annual subsidy		6,985 »
Baths, keeping in repair and expenses		9,149.37
Gratuities on S^{t} Barbara's day		24,305.80
The Clerks' club		for mention
Library and Lectures		360
Evening classes for adults		for mention
Scholarships		for mention

ASSOCIATIONS

Annual subsidies to various societies, to young men's associations, etc.	23,442.95
Relieving offices. Subsidies and donations of the Head Manager	66,005.72
Conference of S^{t} Vincent de Paul (alms)	600
Ladies' Working Club (subsidy)	600
Total	1,539,850.60

Neither the expenses for lighting up the premises placed at the disposal on the societies, nor the interest on the sleeping funds representing the value of the premises, are included in this amount.

Thus the pecuniary benefits provided, under these various forms, by the Blanzy Colliery Company to its workmen over and above their wages and salaries, amounted for the financial year 1891–92 to the total sum of 1,539,850.60 francs.

This increases the net cost of coal by 1 fr. 357 per ton, and for a working population of 7,670 persons increases the average individual and annual wages by 200.75 fr.

This increase of the wages would fall very far short of the reality, if the average were taken for men only, setting apart women and children who number 1835.

This sum of 1,539,850 francs represents 64 $\frac{46}{100}$ per cent of the dividends divided among the shareholders. Hence it is a real participation in the profits.

Notwithstanding this, the average of wages has constantly increased as shown ou page 2., whilst the prices of coal have undergone many fluctuations.

If the Blanzy Colliery Company has continued to maintain its prosperity it is owing to the lowering of the net cost, which is due to the improvements made in the working.

RESULTS OBTAINED

It is very difficult to ascertain, and still more so to state, the results obtained in a moral line, as there is nothing tangible in them and they easily baffle observation.

However, a few indications may serve as a guide, supply us with valuable information and allow us to grasp the state of the public mind.

The signs, which are considered as the most important are :

The permanency of contracts, the increasing number of workmen who are property owners, friendly relations between employers and employed and a satisfactory state of morals.

PERMANENCY OF CONTRACTS. — At Montceau labour is plentiful ; labourers come to offer their services from all the surrounding parishes, and sometimes from a great distance. The workman, once hired, seldom leaves the works, where he finds tranquillity and security for the future. The following table shows that old workmen are very numerous: their number will be greater still in a few years, on account of the ever-increasing advantages which are offered them, and also because of the additional number of hands employed.

TABLE GIVING THE NUMBER OF WORKMEN EMPLOYED IN THE BLANZY COLLIERIES

IN DECEMBER 1892

AGE OF WORKMEN	YEARS OF WORK												
	less than a year	from 1 to 2 yrs	from 2 to 5 yrs	from 5 to 10 yrs	from 10 to 15 yrs	from 15 to 20 yrs	from 20 to 25 yrs	from 25 to 30 yrs	from 30 to 35 yrs	from 35 to 40 yrs	from 40 to 45 yrs	45 yrs and upwards	TOTAL
UNDERGROUND WORKMEN													
from 13 to 18 yrs	61	99	484	»	»	»	»	»	»	»	»	»	644
from 18 to 23 yrs	55	198	295	386	»	»	»	»	»	»	»	»	934
from 23 to 28 yrs	63	191	172	179	214	»	»	»	»	»	»	»	819
from 28 to 33 yrs	37	147	151	143	105	113	25	5	»	»	»	»	726
from 33 to 38 yrs	33	78	63	86	81	97	49	»	»	»	»	»	487
from 38 to 43 yrs	14	51	26	41	57	49	65	37	4	»	»	»	344
from 43 to 48 y s	15	11	14	22	26	43	35	49	23	»	»	»	238
from 48 to 53 yrs	»	»	15	20	21	28	32	23	24	19	»	»	182
from 53 to 58 yrs	»	»	»	»	17	15	23	14	24	15	17	»	125
from 58 to 63 yrs	»	»	»	»	14	13	21	25	17	11	15	»	116
from 63 to 68 yrs	»	»	»	»	»	»	12	14	9	12	7	2	56
from 68 to 78 yrs	»	»	»	»	»	7	8	7	8	7	3	»	40
Total.....	278	775	1220	877	535	365	270	174	109	64	42	2	4,711
SURFACE WORKMEN													
from 13 to 18 yrs	215	297	222	»	»	»	»	»	»	»	»	»	734
from 18 to 23 yrs	65	89	121	89	»	»	»	»	»	»	»	»	364
from 23 to 28 yrs	86	104	84	101	60	12	»	»	»	»	»	»	447
from 28 to 33 yrs	92	123	72	52	36	28	»	»	»	»	»	»	403
from 33 to 38 yrs	77	97	40	23	32	24	4	»	»	»	»	»	297
from 38 to 43 yrs	37	35	39	24	16	15	11	11	»	»	»	»	188
from 43 to 48 yrs	23	24	19	73	36	39	8	19	17	4	»	»	262
from 48 to 53 yrs	»	»	»	12	27	32	18	15	9	13	»	»	126
from 53 to 58 yrs	»	»	»	»	»	9	7	5	3	»	»	»	24
from 58 to 63 yrs	»	»	»	»	4	5	3	12	9	5	3	»	41
from 63 to 68 yrs	»	»	»	»	12	9	15	13	3	»	»	»	52
from 68 to 78 yrs	»	»	»	»	5	7	2	»	7	»	»	»	21
Total.....	595	769	597	374	228	180	68	75	48	22	3	»	2,959

The average proportion, based on the total number of workmen, having served more than 20 years, is 11,43 per cent.

In 1889 it was 20.78 per cent: although the number of old hands has been always increasing, the average has lowered on account of the increase in the number of workmen during the past few years; it will rise again with time and soon exceed that of 1889.

INCREASE OF OWNERSHIP. — The miner resembles the husbandman in more than one respect; like the latter, he loves cultivating the soil. His professional work over, he tends his garden, which is very often kept in the pink of condition and he often tills a field belonging to him or of which he is the tenant. This natural taste is developed by his continued residence in the same locality.

He soon becomes attached to the place and feels the need of having a house of his own and a few acres of land; thus, by degrees the population becomes sedentary; most of the workmen born in the locality are genuine peasants, with a strong love for their little fields and gardens.

In 1889, the workmen land-owners numbered. 1079
In 1892, there were. 1306

that is to say, 25 per cent of the heads of families.

In this number those workmen are not included who have acquired land through inheritance or any other way, without having recourse to the Company.

The love of thriftiness is amply demonstrated by what precedes; it shows itself also in the deposits relatively important made with the Blanzy Colliery Company, the Savings-Bank and *The Prudence*, to say nothing of a host of investments which are known only when they give rise to difficulties and lawsuits.

SOCIAL PEACE AND HARMONY. — Fortunately there have prevailed at Montceau for many years the most harmonious relations between the employers and the employed. They are even united by the strongest bonds of frienship, as has often been shown. The most brilliant manifestation of this mutual frienship took place in 1890 and 1891. The workmen of their own free will took the initiative and decided to erect a memorial statue of Jules Chagot, First General Manager of the Company and uncle and great-uncle respectively to the present Manager and Co-Manager.

It may be interesting to quote a few passages from the resolutions adopted on this occasion :

The temporary committee elected July 13th 1890 met on the 20th of the same month at 2 P. M., with Mr Bard a miner in the chair. All the members save two or three were present.

Mr Lafond, elected secretary pro tem, read the following report and project:

Gentlemen, you honoured me with the order to present to you a project for carrying out successfully our undertaking. I lay before you my plan which has, at least, the merit of being short, very short. We are amongst workmen; therefore we want things simple and easy to understand.

ART. I. — A committee of workmen shall be appointed, having for its object the erection of a statue by *M. Jules Chagot*, the founder of the Collieries and of the town of Montceau.

ART. II. — This Committee shall include two workmen from each pit or yard, elected by the fifteen who have been the longest in the service of the Company, together with the fifteen who have most recently entered it.

ART. IV. — The Chief-Engineer of the Collieries shall be asked to appoint two of the Company's Engineers to join the Committee of workmen. The clerks and office attendants on one hand, and the master miners, gangleaders, checkers, overseers, foremen, etc., on the other, shall be invited to send delegates to the aforesaid committee, the former to send two delegates, the latter four.

ART. V. — Steps shall be taken to obtain two corresponding secretaries at the Saint-Berain-sur-Dheune coal mine, and one at each warehouse of the Company.

ART. VI. — The Committee shall name a president, three vice-presidents, a secretary and an assistant secretary, a treasurer and an assistant treasurer.

ART. VII. — The full Committee shall divide itself into Sub-Committees, each of them having its own functions. Their number shall vary according to circumstances. Each Sub-Committee shall have its own Bureau, shall hold meetings whenever it thinks proper, and may add to its number any person whose cooperation may be deemed useful.

ART. VIII. — The Committee shall take whatever steps it may think useful in the undertaking; the Board of Directors shall decide upon and call the meetings.

ART. IX. — Once in every six months, and every time a group of 100 workmen shall demand it, the full Committee shall hold general meetings to which the fifteen senior workmen and the fifteen junior workmen of each pit or yard, at least, shall be invited. At these general meetings, the Committee shall render an account of its management.

ART. X. — Detailed reports of all the sittings of the Committee and of the Sub-Commitees of the general assemblies, shall be drawn up by the Secretaries.

These articles were read over again separately by M. Bard, Chairman, and after a few observations, all of them were unanimously adopted.

Afterwards, they determined the order of the day for the general meeting, which was to take place at four o'clock.

This order of the day was drawn up as follows :

1. The reading of the project of M. Lafond, and decisive vote taken on all the articles;
2. Nomination of the members of the Committee;
3. Determining the amount to be subscribed by each workman.

The subscription was succesful beyond all expectations, and the undertaking brought to a successful issue.

The Company, deeply touched by this mark of sympathy, decided in return to erect a monument in memory of the workmen killed in the mines; and the Managers volunteered to pay all the expenses of the inauguration which the workmen organized themselves.

Splendid festivities took place on July 31st and August 1st and 2nd; the whole population took part in them and eye-witnesses will never forget the fairy spectacle that Monteeau presented during those days with its streets decorated with flags and its houses brilliantly illuminated.

In order to perpetuate the memory of this festival, a pamphlet, containing a full narration of the festivities with the various speeches delivered on this occasion, and including besides two engravings of which one represents the statue, the other the memorial monument was published, and several thousand copies were distributed to the inhabitants of the locality.

After the festivities, the Committee presented accounts; there remained a surplus of 11,000 francs which were handed over to the Company; the interest on these funds is to be used every year for the benefit of the children of workmen killed at work in the collieries.

This grand and imposing manifestation which was addressed as much to the present managers as to the founder of the Company and of the town, has a special significance, as it is the best proof of the affection which exists between the Blanzy Colliery Company and its personnel.

GOOD MORALS. — The measures of preservation taken in behalf of young people, chiefly of girls, are already bearing fruit. At Monteeau the illegitimate births in 1892 represent only 3.34 per cent of the total number of births, a low average for a working population; in the neighbouring parishes the average is still lower. It is just to add that most of the illegitimate births are rendered legitimate by the subsequent marriage of the parents.

CONCLUSION

The pamphlet published by the Blanzy Colliery Company at the time of the Exhibition in 1889, ended with this quotation from an important manufacturer of the north of France :

" That so many institutions founded for the benefit of workmen should sometimes meet with ingratitude, should not produce the hoped for results, that they should not render mining districts altogether free from unjust complaints, from strikes and acts of violence, and may be the case; but the evil passes away and the good remains. Though man is easily led astray, his instinctive sense of justice soon leads him to distinguish his true friends from false ones, for the moral power of good will remain for ever. "

This is also our conclusion.

Montceau-les-Mines, February 2nd 1893.

Pressboard
Pamphlet
Binder
Gaylord Bros., Inc.
Makers
Syracuse, N. Y.
PAT. JAN-21, 1908

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3 0112 071128315